139 PRODUCTS REVIEWED!

JULY 2014
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SUPER SCREENS
World Cup-worthy mega TVs

MONEY-MAKING FORMULA
Do toddlers need their own milk?

TESTS
Washers
Electric blankets
Hair straighteners
Multi-cookers
Smartphones
Car GPS apps
Cordless drills
Emergency radios

MOBILE CONTRACTS
Making the right call

FERMENTED FOODS
In a pickle over the latest trend

BARE BONES ADVICE
Cut through the health insurance hype

Site seeing

CHOICE's new website is starting to take shape – and we're keen to find out what you think of it

If you've visited the CHOICE website in the past month, you might have noticed an invitation to take a sneak peek at **beta.choice.com.au**

We have spent many months working on this, based on member feedback and research about what consumers want when looking for information online. As a result it is very different to our current website – so brace yourself!

For now, all you'll see is a beta, or test, version of the new Home and Living section, which includes information on products you use around the home such as kitchen appliances, washing machines and cleaning products. There are also a great many new articles designed to help you through the process of deciding what you might need to buy – and many of these are available to you without having to log in.

You can make your way to the Home and Living section by clicking a link in the top-right hand section of **choice.com.au** We're keen to hear your feedback – positive and negative – so that we know what to work on further before we relaunch the full website in a few months' time. There is an invitation to let us know what you think on every page.

While the new website has been keeping us busy, we've also been beavering away at the work for which you know us. Health is a bit of a recurring theme this month, starting with our comprehensive review of budget, mid-range and extras health insurance policies (page 16). Whether the new financial year has prompted you to review your cover, or you're thinking about taking out insurance for the first time, our guide will help you to make the choice that is right for you. We explain whether you should even bother with health insurance at all, and the difference between hospital and extras cover. We also recommend the best budget policies if hospital cover is all you're after.

Zoya Sheftalovich's story on page 32 looks at the foods and medications that don't mix. Did you know that eating bananas can give you heart palpitations if you're on blood pressure medication? Or that a large serving of black liquorice may cause a heart attack if you're on certain heart medications? If you or your family take medication for any serious conditions, this article is definitely worth reading.

On a lighter note, we examine the health claims that go with food. Though you're probably familiar with fermenting fruit in order to produce alcohol, Karina Bray looks at the latest trend of fermented food to see whether its health benefits live up to the hype (page 21). And Rachel Clemons focuses on chia (page 30), which is popping up in more and more everyday products, to find out whether it's a superfood or superfad.

You'll also find stories on a range of other issues, from mobile phone rights (page 24) to the burgeoning payday loan industry (page 27). Happy reading!

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For general membership & consumer enquiries, phone 1800 069 552

CHOICE

CHOICE gives you the power to choose the best goods and services, and avoid the worst. We pay full price for the products we test, so remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by subscriptions to our magazines, **choice.com.au** and from other services we supply to benefit members and consumers. CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims. **SUBSCRIBE** To review the full range of membership benefits available to you, go to **choice.com.au/signup** and compare all our options for providing you access to our premium content across our website, mobile, tablet and print products. **SUBSCRIPTIONS/RENEWALS** Call 1800 069 552 or email us at **ausconsumer@choice.com.au**

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Anywhere, any time

Marketers have formulated a devious strategy – find out what it is on p34

Kate Browne is no guilty mum when it comes to questionable kids' products

AFL's variable pricing strategy under fire

The ACCC is looking into whether the AFL violated consumer law when it altered its pricing system after fans had already paid for their 2014 season membership. The AFL asked members to pay extra for reserved seating at "A-Reserve" games – those expected to draw the biggest crowds – before reversing the decision, by which time some members had already paid the extra fee. The ACCC complaint was lodged by the AFL Fans' Association and concerned the league's variable ticketing strategy. In addition to generating more revenue for premium seating, the pricing regime also allows fans to pay less for better seats that are unoccupied. **ANDY KOLLMORGEN**

Fake Buddhist monks are back in town

A gang of bogus Buddhists is back in Sydney, asking unsuspecting locals and tourists for donations and, according to the NSW Department of Fair Trading, intimidating people who don't hand over cash. The scammers, who dress up in phony Buddhist monk outfits, were first sighted in Sydney in January and then moved on to Victoria before returning to their original stomping ground.

"The Buddhist Council of Australia advised the alleged monks were not members of the Buddhist community and were in fact running a scam," says Fair Trading Commissioner Rod Stowe. "Scamming people for money is hardly likely to lead to the sublime state of Nirvana." **ZOYA SHEFTALOVICH**

BREAKING NEWS

Naughty nurse

A Sydney nurse has been found guilty by the NSW Civil and Administrative Tribunal of professional misconduct for administering Botox and other injectables without a prescription or medical supervision. Cosmetic injections such as Botox require a prescription and must be administered under the supervision of a doctor.

Scams up

The ACCC's 2013 annual report of scam activity reveals consumers and small business had reported almost 92,000 scams in 2013, an increase of 10% on the previous year. Dating and romance scams targeting those searching for love online make up just three per cent of reports, but 28% of money lost. And phishing and identity theft reports have skyrocketed almost 74% over the year. Advanced fee/up-front payment scams, where you're asked to send money for a prize or product that never eventuates, were number one on the list.

Taxing affairs

The ATO is shaking up its tax-return monitoring this year. Instead of focusing on certain professions in their audits of people's tax affairs, tax officials will be zeroing in on particular claim types, with tech expenses for computers, phones and other devices, as well as travel expenses under the microscope. In a warning to those thinking about doing the dodgy on their taxes, the ATO says it is easier than ever for them to detect incorrect claims.

ACCC cracks down on alleged egg cartel

The egg industry's most powerful body, the Australian Egg Corporation, is in hot water after being taken to court by the ACCC, along with three of its directors and two egg-producing companies, for attempting to engage in an alleged egg cartel.

The Egg Corporation is alleged to have encouraged its members to reduce egg production by culling hens or disposing of eggs to prevent an oversupply. While the Egg Corporation was ultimately unsuccessful in its cartel attempt, the ACCC alleges that its board (which included three of its directors, James Kellaway, Jeffrey Ironside and Zelko Lendich) encouraged members through Egg Corporation member publications in November 2010, and later at an "Egg Oversupply Crisis Meeting", to reduce the supply of eggs.

Two egg companies, Twelve Oaks Poultry and Farm Pride, of which Ironside and Lendich are the respective directors, are also alleged to have been involved in the cartel attempt. At the relevant time, the Egg Corporation had between 100 and 150 egg-producing members.

The estimated retail value of eggs was over $566m in 2012, and the ACCC is concerned that if the alleged cartel attempt was successful it could have affected egg prices. The consumer watchdog is seeking a range of measures such as fines and declarations, as well as an order that the Egg Corporation, Farm Pride and Twelve Oaks establish and maintain compliance programs, and that the three directors attend compliance training.

"Industry associations need to be conscious of competition compliance issues when they bring competing firms together," said ACCC chairman Rod Sims.

The Egg Corporation has a sketchy history with the ACCC. In 2011, it proposed increasing the stocking densities 13-fold for free-range eggs, up from 1500 birds per hectare, as suggested under the national Model Code of Practice for the Welfare of Animals, to 20,000 birds per hectare. However, the ACCC rejected the proposal in 2012, following a CHOICE campaign. **JEMMA CASTLE**

Thermal barcodes to tag hot property

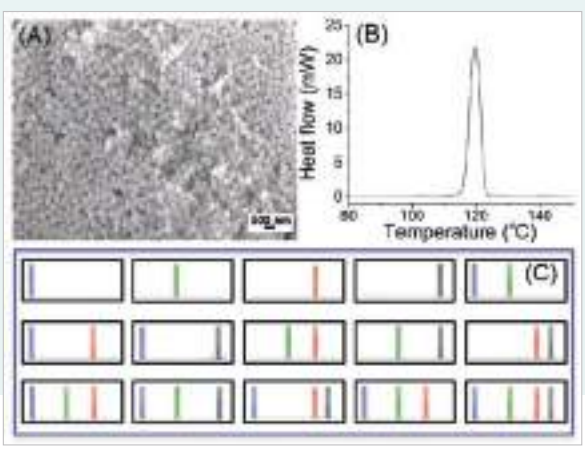
Forensic investigation of criminal activity, including terrorism, counterfeiting and drug and explosives trafficking, is set to become easier. Newly developed invisible barcodes based on the unique thermal properties of nanoparticles offer a stealthy way of tagging trading objects so they can be more readily tracked and traced.

The issue with visible barcodes is that they can be altered or duplicated. Invisible molecular and chemical tags currently in use aren't suitable for large-scale labelling for a number of reasons. But the new barcode system, described in the journal *Scientific Reports*, may overcome these issues. It uses a panel of nanoparticles, identified by their discrete melting temperatures, to tag relevant objects. They can then be forensically traced to their manufacturer, vendor or purchaser.

The researchers suggest several uses of nanoparticle barcodes:

- **Drug authentication** They can be added to solid and liquid drugs, where they remain stable and seem to have no appreciable toxic effects.
- **Tracing the origins of explosives** Dinitrotoluene, a precursor to TNT, is tagged and the thermal signatures detected in the debris after detonation.
- **Anti-counterfeiting** Selected nanoparticles are added to ink and polymers used in printing.

RACHEL CLEMONS



IMAGES: NEALE COUSLAND / SHUTTERSTOCK / *SCIENTIFIC REPORTS*, 2014

$15.25bn
The amount Australians spent online in the year to April 2014

6.6%
Online sales as a percentage of traditional retail spending

74%
Domestic retailers' share of online sales

Older Australians embrace shopping online

If you think online shopping is the domain of cashed-up teenagers or time-poor parents of young children, think again.

NAB has released the latest Online Retail Sales Index, which shows Australians spent $15.25bn online during the past year (up to April 2014) – an increase of 6.4% on the previous year. The research also revealed that the fastest-growing age group for retail spending is Aussies aged 65 and older. While those Australians still aren't the biggest spenders, the spending rate for retirees and grandparents is growing faster.

Other findings reveal that online sales were equivalent to about 6.6% of traditional retail spending, while domestic retailers continue to hold the lion's share of online sales with about 74% of the market.

KATE BROWNE

Not making the grade

Australian children rank among the worst in the world and narrowly avoid an overall fail in a new physical activity report card.

An abysmal "D-" was awarded to Aussie kids for overall physical activity levels in the inaugural Active Healthy Kids Australia *Report Card on Physical Activity for Children and Youth*. According to the report, 80% of five- to 17-year-olds aren't meeting the Australian physical activity guidelines of at least 60 minutes of exercise each day. And while a large percentage of kids participate in organised sport, 70% of five- to 17-year-olds fail to meet the recommended guidelines of no more than two hours of "screentime" a day.

Australia's report card was measured against those of 14 other countries around the world, with Australia receiving lower grades than New Zealand in many key areas including organised sport participation, active play, active transport and sedentary behaviours.

The report card was developed by researchers at several leading Australian universities and research institutes, and supported by the National Heart Foundation of Australia and Exercise and Sports Science Australia.

RACHEL CLEMONS

Melanoma rates drop for young Australians

The sun-safe messages of the past 20 years appear to be working, with a drop in melanoma rates among teenagers and young adults, new research from Queensland indicates.

The study, conducted by the QIMR Berghofer Medical Research Institute and Cancer Council Queensland, found melanoma rates among 15- to 24-year-olds have dropped by an average of almost five per cent since the mid-1990s. The study's authors believe this provides further evidence that sun-safe messages and practices are finally having a positive impact.

This study follows research published last month by QIMR Berghofer that found keratinocyte skin cancer rates – basal cell carcinoma and squamous cell carcinoma – have also been dropping among young people across Australia.

While the research is good news, study leader Professor Adele Green warns it's important to continue to be sun-safe from as early as possible. **KATE BROWNE**

Time to axe the Australia tax

CHOICE has called on the Abbott government to axe the "Australia tax" and give consumers the benefits of more competition from overseas markets. In its submission to the government's competition review, we provided new evidence of the artificially high prices Australians pay for identical goods and services purchased from identical websites, including:

- paying 33% more than US consumers for the top 10 new release movies in Apple's iTunes store
- paying 26% more than US consumers for a selection of new release and upcoming Playstation 4 video games, and
- paying $50 a month to watch *Game of Thrones* on Foxtel, when a UK consumer can watch it in a subscription package costing just $9 a month.

Our recommendations to the review include calls for the government to give consumers more access to international markets where they can buy cheaper products. We also expressed concerns about the use of consumer data by large companies to create barriers for competitors trying to enter markets – for example, supermarkets using the data of what their customers buy (gathered using reward cards) to target them with particular insurance policies.

But big data also brings big opportunity. We're calling for consumers to be able to gain access to their own data to help them make better choices. If they knew, for example, their electricity use in more detail, they would be in a better position to compare electricity plans to find the best one for them.

MADISON CARTWRIGHT

Telcos tussle over data sharing

Telstra and Optus are playing tug of war over customers using new data-sharing plans that allow customers to spread their data usage across multiple mobile devices. The plans aim to improve simplicity of use and billing while reducing data wastage.

Optus announced new shared data plans that let customers spread their data download limits across multiple devices. The plans are similar to, but aggressively cheaper than, plans Telstra introduced in October last year. Optus charges a one-off $5 fee per device, while Telstra's plan charges $10 per device every month.

The revised Optus MyPlan range lets customers share their data allowance across five devices such as smartphones and tablet computers, all on one bill. Optus is looking to lure customers who use tablets to surf the internet via a data plan, but who must also have separate plans for their smartphone. The new SIM-only plans are now available and let customers use their existing mobile devices with no lock-in contract.

Telstra has hit back with its own new data-sharing plans, but only for business customers. The Telstra EasyShare Business plans allow shared data multiple services on a small- or medium-business mobile account.

But there is a simple alternative to the Optus and Telstra data-sharing plans: simply tether your tablet to your smartphone, using its connection to the internet. This method has no extra costs, though it does lack the instant-access convenience of having a data plan built into each device and drains the batteries of both devices faster.

STEVE DUNCOMBE

SOURCE: ONLINE RETAIL SALES INDEX.
IMAGES: THINKSTOCK & SHUTTERSTOCK

The Yonanas makes a tasty alternative to ice-cream that's low in fat, has no added sugar or preservatives and is dairy free

Bananas for Yonanas

Does your fresh fruit go bad before you've had a chance to eat it? If you tend to find yourself wasting good fruit, or just want another way to enjoy it, you might want to take a look at the latest kitchen gadget – the Yonanas. All you need to do is freeze your overripe fruit, and then the Yonanas will turn it into a frozen dessert.

The Yonanas is designed primarily for bananas, but you can combine other frozen fruits as well. To prepare, peel them (spotted bananas are best – the more brown spots the sweeter the taste) and then freeze for at least 24 hours. To get the best consistency you'll need to slightly thaw your frozen fruit for about 10 to 15 minutes before using the Yonanas. Lock in the chute, place a bowl under the dispenser and you're ready to go – insert a quarter of the banana, then a handful of frozen fruit and repeat. Use the plunger provided to push the frozen fruit through, and before you know it you'll have a tasty dessert with a texture like ice-cream in your bowl. You can even put frozen chocolate through the Yonanas to give your ice-cream a crunchy texture.

YONANAS HEALTHY DESSERT MAKER
PRICE $79
CONTACT yonanas.com.au
★★★★½

Performance

Fiona Mair, home economist from CHOICE's test kitchen, put the Yonanas to the test by making three frozen desserts using a combination of banana and mango, banana and berries and rockmelon, pineapple and banana. Overall, she was impressed with its performance – each combination had a creamy texture.

She did find, however, that because you're combining fruit in the chute at alternate times the fruit doesn't always combine together evenly. She also found that the last bit of fruit fed into the chute tends to get clogged and may not always get processed. You'll need to move the bowl around as the fruit comes out flat through the dispenser. It can also melt quickly.

Ease of use

The Yonanas is a compact unit that's very easy to use, assemble, disassemble and store. The small chute means you have to chop your fruit into small pieces to fit them in. It's noisy but lightweight and can easily move on the bench if knocked. All components are dishwasher safe, and if you need to remove any clogged fruit, simply rinse under hot water to melt it away.

CHOICE verdict

The Yonanas makes a tasty alternative to ice-cream that's low in fat, has no added sugar or preservatives and is dairy free. You can achieve the best results by combining fruit with a banana as it gives it a creamy consistency, although mango and rockmelon also work well as an alternative.

Tip: If you have a Vitamix, Optimum, Thermomix or any other powerful blender, you can achieve a similar result by freezing your fruit and combining with water, milk or cream in your blender. **REBECCA CIARAMIDARO**

Nursing homes to be hit by GP co-payments

The Royal Australian College of General Practitioners (RACGP) has criticised the Abbott government for forcing GPs to either charge vulnerable patients a co-payment (as introduced in the recent Budget) or absorb the reduced government rebate for GP services by taking a significant cut in their take-home pay.

The government announced a raft of cuts to health care in the Budget. Under the co-payment plan, all Medicare Benefit Schedule rebates for GPs will be reduced by $5 – including for surgery consultations, after-hours consultations, home visits and visits to aged-care homes.

And there's more bad news to come. Doctors who bulk-bill are paid a $6 bonus per patient. Under the proposed changes, the bonus will only be paid to those who charge the $7 co-payment. While GPs will have the choice to absorb the reduced rebate and the loss of the $6 incentive, there's a significant disincentive to prevent them from doing so – it would mean a big cut to their income.

The co-payment is proposed to come into effect on 1 July 2015, but will face difficulty in securing Senate approval, with Labor, the Greens and Palmer United Party all opposing the plan. RACGP president Dr Liz Marles said it is not feasible for general practitioners to collect money from patients in aged-care facilities. "Many of these patients are cognitively impaired or are in a situation where their physical and/or mental state is potentially compromised." **UTA MIHM**

Textiles union takes fashion brands to court

The Textiles Clothing and Footwear Union of Australia (TCFUA) is taking 23 clothing companies to court for allegedly breaching laws designed to protect outworkers in Australia. The move comes on the back of CHOICE's investigation into questionable practices in the Australian textiles industry earlier this year (see *CHOICE* Feb 14 or **choice.com.au/ethicalclothing**).

Under the Textile, Clothing, Footwear and Associated Industries Award (TCF Award), brands that manufacture in Australia are legally responsible for their entire supply chain. This means the amount labels pay suppliers has to take into account how much it will cost to make the item of clothing using fairly paid labour the whole way down the supply chain.

Outworkers – predominantly migrant women – often work from home and are at the end of a long and complex supply chain and account for a large chunk of Australian clothing and footwear manufacture. The union is alleging that the brands have failed to comply with their legal obligations under the TCF Award and/or the Clothing Trades Award.

TCFUA's lawyer, Kath Fawcett, said the laws that have allegedly been breached are designed to make supply chains more transparent. "When companies do not comply with these obligations, there is no way of ensuring that outworkers at the end of these contracting chains receive their legal minimum wages and conditions," she said.

The TCFUA has previously taken 170 other companies to court for failing to abide by the minimum legal standards.

The companies accused of breaching the laws are Anna Thomas, Arthur Galan, Cubec, Digby's, Drizabone, Fella Hamilton, Kamikaze, Kea Sports, Mariana Hardwick, Mesop, Motto, Mr Fleecy, My Size, Nevenka, Nicholas, Ripe Maternity, Sosume, Styleknit, Uniforms by Design, Verducci, Very Very, Viktoria & Woods and Warwick Jones.

JEMMA CASTLE

IMAGES: SHUTTERSTOCK

Google inundated with deletion requests

Internet search giant Google has received thousands of requests from EU citizens wanting to be removed from search results after the introduction of a new court-mandated form.

The European Data Protection Law, passed in the EU by the Court of Justice of the European Union (ECJ), has afforded Europeans with the right to be "forgotten" online. Search engines are now required to provide a way for people to have inadequate, irrelevant or excessive information deleted from search results (though not, importantly, from the actual sites on which they voluntarily appear).

The form states Google will look at a number of factors when considering whether to pull search results. "We will assess each individual request and attempt to balance the privacy rights of the individual with the public's right to know and distribute information. When evaluating your request, we will look at whether the results include outdated information about you, as well as whether there's a public interest in the information – for example, information about financial scams, professional malpractice, criminal convictions, or public conduct of government officials."

The introduction of the form comes on the back of a lawsuit against Google won by a Spanish man seeking to have references to a 1998 repossession of his home removed from the search engine.

Australians won't be able to take advantage of the right to be forgotten, however. The form is only for the use of EU citizens, and will only affect search results in the EU, not google.com.

ZOYA SHEFTALOVICH

Wikipedia unreliable for health information

In news that probably won't shock many, most Wikipedia articles representing serious medical conditions contain many errors, according to a new study published in the peer-reviewed *Journal of the American Osteopathic Association*.

Researchers identified the 10 most costly medical conditions in the US in terms of public and private expenditure (coronary artery disease, lung cancer, major depressive disorder, osteoarthritis, chronic obstructive pulmonary disease, hypertension, diabetes mellitus, back pain, hyperlipidemia and concussion) and independently reviewed the Wikipedia entry for each.

They identified statements of fact – between 28 and 172 within each article – and compared them with peer-reviewed sources to see if they were supported. Between 55% and 100% of the statements checked in each article agreed with the corresponding peer-reviewed literature. However, the authors found significant differences in nine of the 10 articles.

There are around 20,000 health articles on Wikipedia, and this study only looked at 10. But anyone can add to and edit the information of Wikipedia pages, and editors don't need to have specialist knowledge or qualifications. These findings highlight the importance of being cautious when using this website (and the internet in general) for online health advice.

RACHEL CLEMONS

CORRECTION

The pictures (including price tags) on the product profiles of the LastPass and 1Password programs were accidentally swapped over in our password managers story (*CHOICE* May 14, page 28). The information in the table is correct.

In our hospital insurance report (*CHOICE* Jun 14, page 18) the best buys for top cover - $1000 excess in WA should have been HIF Gold Hospital ($800 excess), which costs $230/month for a family and scored 83%, and GMF Complete Hospital ($1000 excess), which costs $237 and scored 88%.

Landmark GM case handed down in WA

The WA Supreme Court has dismissed a lawsuit seeking damages of $85,000 filed by an organic farmer, Steve Marsh, against his neighbour, Michael Baxter, who planted genetically modified (GM) canola that blew onto the Marsh farm. Marsh also wanted the court to stop Baxter from planting more GM crops in the future.

Several hundred cut canola plants were carried by the wind onto the Marsh property, which farmed cereal crops and lamb, and was certified as organic by the National Association of Sustainable Agriculture Australia's certifying organisation NCO. This led to the NCO pulling their certification of over 70% of Marsh's property for three years.

The judge said there was no evidence of the Marsh farm being cross contaminated because no canola was grown there, meaning cross-germination couldn't occur. According to the judgment, Baxter couldn't be held legally responsible for the NCO's "unjustifiable reaction to what occurred".

ZOYA SHEFTALOVICH

NAB's double take advice

NAB customers were warned in early June to double-check their statements after the bank acknowledged some customers have been charged twice for their transactions. NAB says it believes the mistake was limited to cases where a customer pressed the credit button while using their NAB Visa Debit cards. The bank has said that "everyone impacted by duplicated transactions... should now see reversals in your accounts and account balances corrected". It's advised customers against contacting merchants to get a refund. The incident is the latest in a run of computer errors at a major banks.

ANDY KOLLMORGEN

eBay hacked, passwords stolen

E-commerce and auction site eBay has announced it came under cyberattack between February and early March this year, with hackers stealing users' personal details and passwords. The company, which discovered the attack in May, is urging its 145 million active buyers to change their passwords as soon as possible.

eBay says credit card details and PayPal accounts have not been compromised, and claims the unauthorised access has now been shut down. They say the attack was made possible after employee log-ins were compromised. The hackers obtained access to a database that contains users' personal information, including customer name, encrypted password, email address, physical address, phone number and date of birth.

The good news is that the stolen passwords were encrypted, so it would take significant effort and skill to be able to decode them into actual passwords. But just because it isn't easy, doesn't mean it can't be done.

eBay says it has improved its site security and is working with law enforcement to resolve the issue. But they've issued this warning: "Following a cyberattack of this nature, it is common that fraudsters will try to exploit well-known brand names like eBay in an effort to obtain personal information. They attempt this fraudulent activity through phishing emails, texts, phone calls and fake websites."

ZOYA SHEFTALOVICH

IMAGES: THINKSTOCK & SHUTTERSTOCK/ INGVAR BJORK

Ethical electronics guide released

A new report grading electronics companies from A to F on their ethical behaviour has been released as part of Baptist World Aid's *Behind the Barcode* series.

None of the 39 companies assessed for the *Ethical Electronics Guide* achieved the highest grade of A, and two, Hisense and Palsonic, were given an F. While Nokia, Apple, LG Electronics and Microsoft were given a B+, Nokia was the only company able to demonstrate it pays its workers a living wage. A further nine companies achieved a B grade.

To create the grades, the entire supply chain was assessed through publicly available information and a survey was sent to each company covering everything from extraction of raw material to smelting and refining and/or components manufacturing through to final manufacture. Grades were given based on 61 criteria that covered policies, supply chain traceability and transparency, as well as worker rights and how well the company monitors its supply chain.

The report aims to shed light on the issues of child and forced labour used in the manufacture of many electronic products. While it suggests there is much room for improvement, it also highlights the positive steps taken by

many companies to trace their supply chains. With nine companies receiving an A in this area, the report found nearly half the companies have traced the majority of their suppliers in their final stage of manufacturing.

JEMMA CASTLE

Buy the bullet?

FIRST LOOK

Forget peeling your fruits or picking those grapes off the stems – you can just throw them all as they are into the NutriBullet combination juicer/blender/mill machine. With supplied recipes ambitiously named "Toxin Cleansing", "Fountain of Youth" and "Free Radical Fighter", we were keen to try out some of them.

If blending to a drinking juice, most of the recipes call for 50% leafy greens, 50% fruits and a quarter cup of seeds or nuts to add what their marketing department calls a "super boost" (turn to page 30 for our story on chia seeds). After adding the ingredients it's a short fill with water to the indicator line.

Performance

Essentially the NutriBullet juices and mills, and Fiona Mair, home economist from CHOICE's test kitchen, found it does both well. It produces a pulpy juice because there is no separation of pulp and juice – and you'll get more nutrition from a juice with pulp as it includes all the fibre from pulp, skin, seeds and, in some cases, stems.

The NutriBullet is similar to a blender, but due to the shape of the cup and its high-speed blades it can blend food to a smooth texture that can be thick or thin depending on the amount of liquid added. The blending takes about 30 seconds to achieve a very smooth consistency, but this will depend on the type of fruit and vegetables or whether you're adding nuts or seeds. It also has a blade that can dry mill nuts, oats and seeds, though not all seeds are recommended due to toxins, and it points these out. We found grape skins don't tend to process well, and nuts and seeds aren't processed fully.

NUTRiBULLET
PRICE $290
CONTACT buythebullet.com.au
★★★★☆

Ease of use

The NutriBullet is a small, lightweight unit that can be stored easily. It's easy to assemble and very easy to clean, and comes with two cup sizes (400mL and 700mL). To start it, all you do is fill up the cups to the prescribed limits, screw on a cap, place it in the blender mechanism and push down and twist to start.

The only downside is that the screw-on blade extractor can be difficult to tighten and remove. And while the cups are dishwasher safe, the blades are not – they require a warm, soapy wash.

CHOICE verdict

The NutriBullet is a handy juicer that can replace a small food processor, juicer and blender. Overall it blends, juices and mills well and is easy to store and clean. But it is noisy and reasonably expensive compared with other blenders (see *CHOICE*, May 14).

MATTHEW STEEN

Online doctor hits Australia

An online doctor called Doctus is peddling a two-in-one consultation and prescription service, meaning consumers can get a prescription and their medication without providing ID or seeing a doctor face-to-face.

Medications currently prescribed by Doctus include those for asthma, emphysema, blood pressure, cholesterol, contraceptives, erectile dysfunction, and chlamydia. Users of the site can buy either a prescription only for $24.95 (this can then be filled at a local pharmacy), or the prescription and the medication. Overnight delivery costs $15, while regular delivery is free.

While the site, run by Dr Rodney Beckwith and his daughter, offers a convenient service for time-strapped consumers, CHOICE is concerned i t may be used in inappropriate circumstances. To buy a prescription of contraceptive pill Yasmin, for example, a CHOICE staffer simply filled out a form stating among other things that the medicine was for her own use, that she didn't use a number of medications that could interact with the pill, didn't have a number of pre-existing medical conditions, and promising she had had her blood pressure checked within the past 12 months – and the medication was on its way to her. In the case of contraceptive pills, women should have their blood pressure checked regularly and consult with their doctor about the types of pills they're on and potential side effects.

Furthermore, Doctus sells chlamydia testing kits and treatment antibiotics, meaning someone could in theory self-diagnose and attempt to treat themselves, without checking if the treatment was successful or ever discussing the potential long-term impacts of chlamydia, as well as the implications on other sexual partners, with a doctor.

The Australian Medical Association has also raised concerns about Doctus, saying it could lead to potential health issues for those who use the service. If you need a prescription and are short on time, you may be able to get a repeat script from your GP over the phone, allowing you to skip the queue.

ZOYA SHEFTALOVICH

IMAGES: THINKSTOCK & SHUTTERSTOCK

Obesity rates climb worldwide

Australia's obesity levels are now equal to those in the US, and the world is getting fatter, according to a global study published in medical journal *The Lancet*.

Analysis from *The Global Burden of Disease Study 2013* shows that globally there has been a jump in rates of obesity and overweight in both adults and children, with the number affected rising from 857 million in 1980 to 2.1 billion in 2013.

In high-income countries, some of the highest increases in adult obesity prevalence have been in the US (where roughly a third of the adult population are obese), Australia (where 28% of men and 30% of women are obese), and the UK (where around a quarter of the adult population are obese). Over the past three decades, the highest rises in obesity levels among women have been in Egypt, Saudi Arabia, Oman, Honduras and Bahrain, and among men in NZ, Bahrain, Kuwait, Saudi Arabia and the US.

The study authors, led by Professor Emmanuela Gakidou of the University of Washington, argue steps are urgently needed to slow down or reverse the trend. They say the report suggests the UN's target to stop the rise of obesity by 2025 is unlikely to be reached without more research and action. **KATE BROWNE**

Your Say

We want to hear from you. If you've had a bad experience, been ripped off or scammed, tell us and help other CHOICE members avoid the same traps. If you've had a great response to a complaint you've taken to a manufacturer or retailer, our members want to know about that too! Letters may be edited for length and clarity, and we regret that we cannot reply to all correspondence.

That sinking feeling

Earlier this year, I attempted to book a one-week cruise to the Pacific Islands for myself, my husband and my three children aged 14, 18 and 20 using P&O's website. When it came time to pay, the website said it was having problems and that I should try again. When the same message came up a second time, I became suspicious and checked my bank account. Two deposits for my husband and I had been taken ($812) and none for our kids. So, effectively, my husband and I were booked on the exact same cruise twice, and my children not at all.

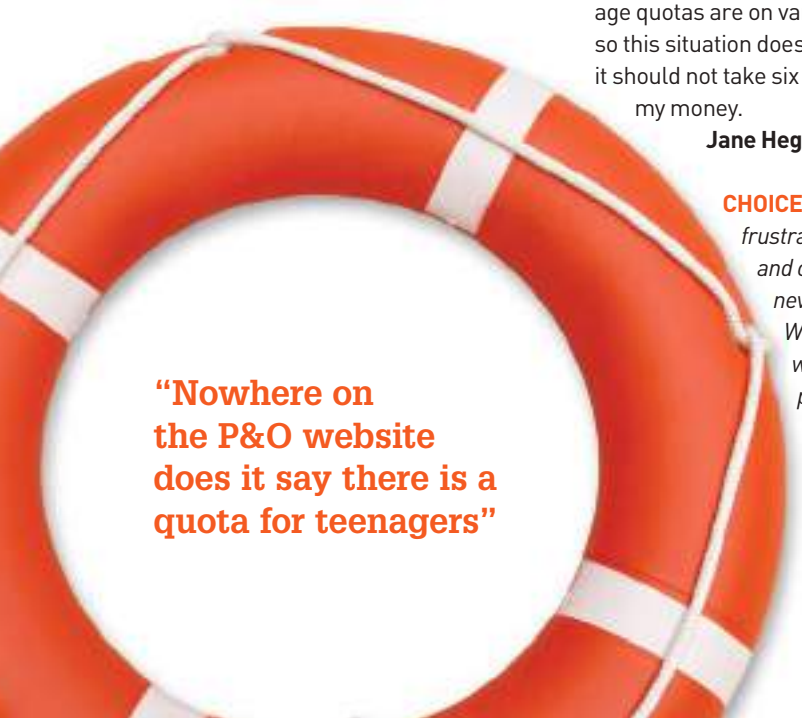
I phoned the P&O call centre and the staff member acknowledged this had happened. He then informed me that I couldn't get the second deposit back, but it could be credited to my cruise. I was reasonably happy with this until he informed me that my 14-year-old couldn't go on the cruise as "there were enough teenagers on that one and [they] weren't taking any more". Needless to say, this annoyed me.

After nominating three other alternative cruises similar to the one we wanted and being told that "they also [had] enough teenagers", I demanded my money back. Nowhere on the P&O website does it say there is a quota for teenagers (or anybody else) going on a cruise. They take your money first, then give you this wonderful news!

I was told that I shouldn't pick cruises that leave during the school holidays – not a helpful option for me given I'm a teacher. The staff member then told me I wasn't entitled to a refund as I had booked less than 180 days prior to my cruise. After six weeks of prolonged discussions and numerous excuses from P&O, I was still waiting for my refund.

The company should not take deposits unless it is prepared to honour a booking made in good faith. Its website should state clearly what age quotas are on various cruises so this situation does not recur, and it should not take six weeks to refund my money.

Jane Hegarty, Brisbane, Qld



"Nowhere on the P&O website does it say there is a quota for teenagers"

CHOICE SAYS *This is a frustrating situation, and one that should never have happened. We followed this up with P&O and are pleased to report that the deposits were finally refunded to Jane.*

Contact us!

Email us at **yoursay@choice.com.au** or write to Your Say, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

I bought a Jeep, unfortunately

I bought a Jeep Grand Cherokee Laredo in November 2013. After I'd paid, the dealer, Heartland Motors in Castle Hill, NSW, informed me Jeep was shipping cars without the reverse safety camera assembly, due to back orders.

My biggest gripe is that six months later, Jeep Australia refuses to communicate with me on the matter, blaming the dealer, who in turn blames Jeep. So it seems I am the "bunny" as I've been deceived at point of sale.

"I bought a Jeep, but I wish I hadn't!" should be the slogan.

Marc Calleuw, Sydney, NSW

CHOICE SAYS *It sounds like the dealer has not complied with the terms of the contract you signed to purchase your new car. We followed this up with Heartland Motors, who provided the camera system.*

It is unfortunate that Marc had to wait six months and that the issue had to escalate before any action was taken by the dealer.

"Bupa's approach is inflexible, unequitable and unfair to my newborn baby"

Blocked by Bupa

My newborn daughter has cardiac issues and takes two diuretics prescribed by her paediatrician and cardiologist for congestive heart failure while waiting for surgery. One diuretic (lasix) is listed on the Pharmaceutical Benefits Scheme in paediatric form, but the other medicine, spironolactone, is not. This drug is only available as adult tablets, so a pharmacist crushes them into a liquid suspension (as babies can't swallow tablets) at the right dose for our daughter.

The pharmacist said we should be able to claim some of the drug costs ($60 per month) back through private health insurance. But when I first went to our insurer, Bupa, they said they only consider TGA-approved drugs and that this wasn't approved. I looked up the TGA register, however, and found spironalactone adult tablets listed. I went back to Bupa and they asked me to email my findings so their claims department could consider an exemption. But before I had a chance to do this, they rang to say they don't consider compounded medications, full stop.

Surely Bupa could have considered an exemption in our circumstances where the only reason the TGA-approved and PBS-listed adult drug is being compounded is that there isn't a paediatric form available? Bupa were happy to increase our insurance premium by more than $400 this year, yet wouldn't reasonably consider this claim. How inflexible, unequitable and unfair to my newborn baby.

Vicki Gedge, Brisbane, Qld

Thumbs

Citizen offered me a new watch at a discounted 50% off the recommended retail price after the strap on my 25-year-old eco-drive Citizen watch fell apart. I emailed Citizen, who asked me to choose a watch from their website. When the one I wanted wasn't immediately available they said I would have to wait until mid-April, but I was pleasantly surprised when it arrived within a week.

Nan Tubb, Mole Creek, Tas

In the mid 1990s my parents bought me a Waterman fountain pen. Late last year I broke the fountain part and sent it away for them to source a new cartridge. The part is no longer manufactured, so Waterman replaced it with a modern cartridge, including a new nib to fit it – essentially a new pen apart from the casing, at no charge under their lifetime warranty. There were no postage charges either!

Andrew Bell, Mawson, ACT

I want to give a thumbs up to Rockwell. I received a contra saw as a gift last June. A few weeks ago while I was cutting some steel, it just died. With no receipt I emailed Rockwell in order to explain the situation. Within a couple of hours someone from Rockwell had replied informing me that they had mailed a new saw to my address without any fuss or further questions.

Silvio Iadarola, Firle, SA

IMAGES: SHUTTERSTOCK

Back to basics

Jodi Bird and **Uta Mihm** cut a swathe through health insurance jargon to help you decide what's best for your budget

Australia's health system is layered with an intricate and seemingly impenetrable web of incentives and penalties – Private Health Insurance Rebate, Medicare Levy Surcharge, Pharmaceutical Benefits Scheme, Medicare co-payments, Lifetime Health Cover, gap payments, preferred service providers and so on.

This minefield can leave consumers confused and reluctant to switch, even though they may be missing out on big savings by not doing so. So how do you cut through the crap to select the right health insurance for you?

Should I get health insurance?

If you're a permanent Australian resident, you already do have health insurance – Medicare. For most of us, our Medicare health insurance premiums cost two per cent of our annual salary for free or subsidised access to doctors, specialists, optometrists, treatment and accommodation in public hospitals, as well as a few other perks.

A lot of people waste good money on certain insurance types without ever using it

Should I get private health insurance, then?

Good question. But we need to break that down a bit further because there's really no such thing as private health insurance. There's private hospital insurance and there's private extras insurance. Sadly, a lot of people waste good money on one of these insurance types without ever using it.

Hospital or no hospital?

You're already forking out at least two per cent of your dosh on Medicare, so why take out private hospital insurance as well?

- If you earn less than $90,000 in 2014-15 (double that for couples and families), the only financial incentive for getting hospital cover is that you'll have to pay the Lifetime Health Cover (LHC) loading if you take out hospital cover after you're 31 (see opposite).
- But if you earn $90,000 or more, taking out at least basic hospital cover can cost you less than paying the extra Medicare Levy Surcharge (MLS).
- If you're admitted to public hospital as a public patient, Medicare will foot the doctor's bills. But if you're admitted as a private patient to a private or public hospital, you may end up paying a "gap" fee to your doctor or sometimes even to the hospital. That's the gap between what Medicare and your health fund pay, and what the actual doctor's fee is, and it can run into thousands of dollars.

If you'd prefer to avoid the public health system, turn to pages 18 and 19 for our recommendations for budget hospital policies . Or, if you're after a higher level of hospital cover, check out *CHOICE* Jun 14 for our top and medium level cover recommendations.

What about extras cover?

Theoretically, the whole idea of paying insurance premiums is to put a financial cap on how much money comes out of

your pocket when the unexpected occurs. Rear-ended a Porsche? No problem, pay your $500 excess and the insurer will pay the rest. Need a new hip? Pay the excess and your insurer will pay the hospital costs (and maybe some of the doctor's fees).

However, when it comes to extras insurance, the insurer's liability is capped while yours is not. Need to go to the dentist? Your extras insurance will pay the first $200 (for example) and you pay the rest. So extras isn't so much insurance as a budget management tool.

75%
The amount refunded by the most generous health insurance fund for dental in 2012-13

31%
The amount refunded by the least generous health fund

Do I need extras?

Not if you're taking out health insurance purely for tax reasons (i.e. to avoid the MLS or LHC). Not having private hospital insurance can mean you pay additional tax and higher hospital insurance premiums should you take it up again, but these penalties don't apply to extras cover.

Extras insurance rarely covers the full cost of your treatment. Very roughly, health funds pay about:

- half the cost for the dentist and glasses,
- a third for medicines not covered by the Pharmaceutical Benefits Scheme (PBS),
- a quarter for hearing aids.

And there are wide variations between funds and policies, too.

- The most generous open health insurance fund (one that's available to everyone) for dental refunded 75% on average in 2012-13, while the most miserly health fund covered just 31%.
- The best cover was for ambulance, with top funds refunding 100%, and the fund with the lowest cover still paid 83% of the cost on average.
- The worst returns were for non-PBS medications, with the best fund covering just 50% and the worst one 20% on average.

What about combined?

This is simply hospital and extras insurance combined into one policy. It can be useful as it means you only deal with one health fund for both types of insurance.

Ask yourself these questions before taking out a combined policy:

- Do you need both hospital and extras?
- Do you need to get them from the same fund?

While there are some good combined policies available, you can often get a better deal by buying the best value extras policy and hospital insurance separately from different funds. So shop around to make sure you're getting the best deal.

Why all the acronyms?

Because there are a lot of them. Here are the most important ones:

- **Lifetime Health Cover (loading) (LHC)** adds two per cent to your hospital cover premium for every year you don't have hospital insurance on 1 July following your 31st birthday. It can add up to 70% and applies for the first 10 years of your hospital cover, but doesn't apply if you were born on or before 1 July 1934. Note that this is for hospital insurance – there is no surcharge to extras insurance.
- **Medicare Levy Surcharge (MLS)** is a surcharge on top of the Medicare Levy. The MLS applies if you earn over a certain amount and don't have private hospital insurance (again note it's hospital cover – you don't need extras insurance to avoid this). From 1 July 2014, if you're single and earning up to $90,000 (double that for couples and family) you don't pay MLS, but then above $90,000 it steps up to 1%, 1.25% and then 1.5% of your income. Your private hospital insurance must have a maximum excess of $500 (double for couples/families) to allow you to be exempt from this surcharge. It often costs less to take out basic hospital cover than paying the MLS.
- **Private health insurance rebate** This doesn't normally go by an acronym, but it is a real thing. A single person earning up to $90,000 (or a couple or family earning $180k) receives a 30% rebate on their private health insurance premium (hospital and extras). For those earning above $90k, the rebate decreases until it gets to 0% for people earning over $140k.

IMAGE: SHUTTERSTOCK

BASIC HOSPITAL

	Monthly premiums ($, couple or 2 singles)**							Good gap cover	Excess ($)	Co-payment ($)	No excess for			Ambulance cover*	Everything else covered in private hospital?	Premium discounts	Score (%)	Contact
	ACT/NSW	NT	QLD	SA	TAS	VIC	WA				Kids	Day surgery	Accident					
AHM Budget Hospital		94						✓	500	0				✓	✓ (D)		49	ahm.com.au
GMF Lite Hospital							123	✓	1000	0		✓		✓ (B)	✓	Prepay	58	gmfhealth.com.au
GMHBA Bronze Hospital Level 2 (A)			145		148		122		1000	0				(C)	(E)	Direct debit	69	gmhba.com.au
GMHBA Frank Basic Hospital	134			148		148			1000	0				(C)	(E)		43	frankhealth insurance.com.au
HBF Young Singles Saver Hospital			162		151				1000	0	✓	✓		✓ (B)	✓	Prepay	48	hbf.com.au
HCF Budget Hospital		91						✓	900	0	✓	✓	✓	✓	✓		45	hcf.com.au
HIF GoldStarter Hospital	151		157	151		157		✓	400	0				(C)	✓	Prepay	53	hif.com.au
NIB Public Hospital					137				800	0				✓	(E)	Direct debit	47	nib.com.au

NOTES *Emergency ambulance cover **Singles pay half this amount, may not be available for familes. **(A)** In Tas RACT Bronze Hospital Level 2 is available for a discounted premium. **(B)** No air ambulance cover. **(C)** No ambulance cover in NT, SA, VIC, WA. **(D)** No cover for spinal fusion. **(E)** Only covers shared room in public hospital as a private patient for all treatments.

Budget extras best buys

These are the least expensive extras policies that offer maximum benefits greater than the premium you pay. So if you claim on every item you're entitled to on this policy in one year, you'll get more money back than you forked out in premiums. Bear in mind these policies may exclude a wide range of services.

Basic hospital policy best buys

If you want hospital cover primarily to avoid paying tax, these policies are for you. They commonly restrict cover to public hospitals or exclude cover altogether for a long list of treatments. But our best buys are the least expensive policies that will provide basic cover and save you $$.

BUDGET EXTRAS*

	Monthly premiums ($, couple or 2 singles)**							Annual benefit limits ($)							
	ACT/NSW	NT	QLD	SA	TAS	VIC	WA	All therapies max benefit	General dental	Endodontic	Optical	Physiotherapy	Chiropractic	Non-PBS ^	Massage
HBF Dental Saver	39	39	39	39	39	39	39	400	400	0	0	0	0	0	0
Latrobe Premier Singles Extras	40				40			725	200	0	125	250 (A)	250 (A)	150	0
Health Insurance Fund of Australia Vital Options	43							800	800 (A)	800 (A)	0	800 (A)	800 (A)	0	0
Bupa Bronze Extras		41			41			950	350	0	150	350 (A)	350 (A)	100	350 (A)

NOTES ** Singles pay half this amount, may not be available for families. Sublimits apply to all benefits. ^ Refers to non-Pharmaceutical Benefit Scheme (PBS) prescriptions. **(A)** Combined limit with other services.

Maximum benefit

To help you choose the best-value extras insurance we include a calculation for the annual maximum potential benefit in the tables. This is the sum of all the benefits you could possibly claim on your extras policy in any one year. For policies that have unlimited benefit, we substitute our own calculation for the maximum expenditure on general dental services. All our best buy recommendations have an annual maximum potential benefit that is greater than the annual premium for a single person. These calculations don't take into effect special features such as benefits that increase over time or discounts that may be available with your health fund's preferred service providers. For more information, see *CHOICE* Mar 14.

BUDGET COMBINED HOSPITAL

	Monthly premiums ($, couple or 2 singles)*							Good gap cover	Excess	Co-payment	No excess for			Ambulance cover*	Everything else covered in private hopsital?	Premium discounts	Score (%)	Contact
	ACT/NSW	NT	QLD	SA	TAS	VIC	WA				Kids	Day surgery	Accident					
BUPA Active Saver	168	134	168	168	168	168	168		0	$100/ day; $500/ stay	na	na	na	✓	(A)		49	bupa.com.au
NIB Basic Saver		147							1000	0				✓	(B)	Direct debit	29	nib.com.au
GMF Lite Hospital & Lite Extras							184	✓	1000	0		✓		✓		Prepay	58	gmfhealth.com.au
HBF Young Singles Saver Twin Pack (C)	191		193	194	182	200	182	(D)	200	0		✓		(E)		Prepay and Direct debit	51 (56 ACT)	hbf.com.au

NOTES *Emergency ambulance cover **Singles pay half this amount, may not be available for families. **(A)** Private hospital cover only for accidents, surgically implanted prostheses, knee arthroscopy or meniscectomy, appendicitis, removal of tonsils and adenoids, dental surgery, minor gynaecological surgery (pregnancy excluded), everything else restricted to cover as a private patient in a shared ward of a public hospital. **(B)** Private hospital cover only for accidents, removal of teeth, minor knee, hip & shoulder investigations, removal of tonsils, removal of appendix, minor hernia surgery. Everything else covered in as a private patients in a shared ward of a public hospital. **(C)** This policy also provides good value with ambulance cover and gap-saver options. **(D)** Known gap cover in the ACT above industry average. **(E)** Ambulance cover for ACT, NT, SA, VIC and WA available for an extra premium.

BUDGET COMBINED EXTRAS*

	Monthly premiums ($, couple or 2 singles)**							Annual benefit limits ($) #						
	ACT/NSW	NT	QLD	SA	TAS	VIC	WA	All therapies max benefit	General dental	Optical	Physiotherapy	Chiropractic	Non-PBS^	Massage
BUPA Active Saver (A)	168	134	168	168	168	168	168	1400	300	0	300	300	0	300 (G)
NIB Basic Saver (B)		147						950	450	200	200 (G)	200 (G)	0	100 (G)
GMF Lite Hospital & Lite Extras							184	2966	500	250	550	366	350	500 (G)
HBF Young Singles Saver Twin Pack (C)	191		193	194	182	200	182	1254	60% (F)	204	300 (G)	300 (G)	300 (G)	0

NOTES ** Singles pay half this amount. Sublimits apply to all benefits. # All limits stated in $ unless specified as %. ^ Refers to non-Pharmaceutical Benefit Scheme (PBS) prescriptions. **(A) - (E)** See Combined Hospital table notes, above. **(F)** No limit for general dental, but 60% sublimits apply. **(G)** Combined limit with other services

Budget combined hospital & extras best buys

If you want hospital cover to avoid paying tax and also want some cover for ancillary benefits (e.g. dental) but don't want to mix and match your fund for different policies, go for one of these policies.

USING THE TABLES Where there is no premium listed for a particular state, the policy may still be available there but is not a best buy. Prices for basic/budget policies are for a couple or two singles, whatever is cheaper. Prices for medium/ comprehensive extras (p20) cover are for families/couples. Couple premiums are generally the same as family premiums and singles pay half. Prices don't include the private health insurance rebate.

Medium extras best buys

Medium-level extras policies must cover general dental, major dental and endodontic and at least five other services. Our best buys take into account the breadth of services covered alongside the best value for money as indicated by our annual maximum benefit calculation.

MEDIUM EXTRAS

	Monthly premiums ($, family or couple)*							Annual benefit limits#											
	NSW	NT	QLD	SA	TAS	VIC	WA	All therapies max benefit	Features score	General dental	Major dental	Endodontic	Orthodontic	Optical	Physiotherapy	Chiropractic	Psychology	Non-PBS^	Massage
Latrobe Premier Gold extras	217	217	217	217	217	217	217	9650	55	(A)	300	(A)	300	250	1000	350	450	400	350
HBF Essentials Standard	91	91	91	91	91	91	91	5340	37	60% (B)	500 (C)	500 (C)	500	364	500	350	720	200	0
CDH Benefits Fund Supplementary Cover	159				159		159	7440	47	(A)	700	(A)	400 (D)	240	700	400 (C)	400 (C)	700	400 (C)
Bupa Silver Extras		111	118	124	101	131	116	6950	42	(A)	1000 (C)	1000 (C)	700 (D)	200	700	500	400	500	400 (C)

NOTES * Singles pay half this amount. Sublimits apply to all benefits. **#** All limits stated in $ unless specified as %. **^** Refers to non-Pharmaceutical Benefit Scheme (PBS) prescriptions. **(A)** No annual limit, but sublimits apply. **(B)** No annual limit, but 60% sublimits apply. **(C)** Combined limit with other services. **(D)** Lifetime limit applies.

Comprehensive extras best buys

If you're simply looking for the ultimate in extras policies then look no further. These policies offer the best value for money for general dental, major dental, endodontic, orthodontic, optical, non-PBS pharmaceuticals, physiotherapy, podiatry, and psychology services. ■

COMPREHENSIVE EXTRAS

	Monthly premiums ($, family or couple)*							Annual benefit limits#											
	NSW	NT	QLD	SA	TAS	VIC	WA	All therapies max benefit	Features score	General dental	Major dental	Endodontic	Orthodontic	Optical	Physiotherapy	Chiropractic	Psychology	Non-PBS^	Massage
Health Partners National Extras	164	164	164	164	164	164	164	10490	52	(A)	1100	1000	70% (C)	300	600	500	400	600	100
Health Partners National Extras and Natural Plus	177		177	177		177	177	10650	53	(A)	1100	1000	70% (C)	300	600	500	400	600	260
Medibank Private Top Extras 85		140			134			8350	55	(A)	1200 (D)	1200 (D)	1000 (C)	250	700	500	500	600	400 (D)
Peoplecare Gold Extras	145	145	145	145	145	145	145	12435	63	(A)	2650	(A)	2100 (C)	300	550	550	500	500	435 (D)
St.Lukes Super Extras	113	113	113	113	113	113	113	9150	55	1000 (B)	1500	1000	1000 (C)	300	850	400	400	600	500 (D)

NOTES * Singles pay half this amount. Sublimits apply to all benefits. **#** All limits stated in $ unless specified as %. **^** Refers to non-Pharmaceutical Benefit Scheme (PBS) prescriptions. **(A)** No annual limit, but sublimits apply. **(B)** No annual limit on preventative dental, but sublimits apply. **(C)** Lifetime limit applies. **(D)** Combined limit with other services.

The facts on fermented foods

Why all the fuss about fermented foods, and do they live up to their ambitious claims? **Karina Bray** finds out

One of the hot trends in food and nutrition circles right now is fermented foods – from yoghurt and sauerkraut to kefir and Kombucha. As well as adding zing and zest to meals, all sorts of health benefits are spruiked for fermented foods, ranging from boosting the immune system and easing digestive problems at the conservative end of the plausibility scale, to curing baldness, insomnia, arthritis, chronic fatigue syndrome, multiple sclerosis, AIDS, and even cancer (see page 22) at the other end.

CHOICE decided to find out whether the claims around fermented foods stand up to closer scrutiny.

Many people eat fermented foods to get a supply of live "good" bacteria

What is fermentation?

Fermentation is a metabolic process in which microorganisms such as bacteria, yeast or fungi convert organic compounds – usually carbohydrates such as sugars and starch – into alcohol or acids. For example, yeast converts sugars into alcohol, *lactobacilli* bacteria turn sugars and starch into lactic acid and *acetobacter* bacteria turn alcohol into acetic acid (vinegar).

What does fermentation do?

PRESERVES FOOD In the days before refrigeration, industrial food processing and global transport, fermentation was – and still is in many cultures – an important means of extending the shelf life of foods, which are preserved using lactic acid, alcohol and acetic acid. Examples include pickled vegetables, cheese, salami and wine.

ADDS MICROBES TO THE GUT Many people eat fermented foods to get a supply of live "good" bacteria (see right). Examples include yoghurt, sauerkraut, kimchi, Kombucha tea and kefir.

INCREASES MICRONUTRIENTS Some bacteria can increase levels of vitamins in food, especially B vitamins.

MAKES FOOD MORE DIGESTIBLE Lactose in milk is broken down into simpler sugars – glucose and galactose – which, for people who are lactose intolerant, may make products such as yoghurt and cheese easier to digest. Also, many microbes produce enzymes that break down cellulose in plant foods, which humans can't digest, into sugars.

ELIMINATES ANTI-NUTRIENTS Natural or synthetic compounds that interfere with the absorption of nutrients, called anti-nutrients, can be destroyed by fermentation. Phytic acid, for example, which is found in legumes and seeds, binds minerals such as iron and zinc, reducing their absorption when eaten. However, phytic acid can be broken down during fermentation, so the minerals become available. Miso and tempeh are examples of fermented legumes.

CHANGES TASTE It can make food pleasantly sour or tangy, and develops flavour. Even vanilla and chocolate owe their characteristic flavours to fermentation.

DECREASES COOKING TIMES Foods that are tough, difficult to digest or unpalatable raw can be improved by fermentation, thereby reducing the need for cooking and fuel.

Health benefits

Probiotics are live microorganisms – such as bacteria, yeasts and fungi – that in adequate amounts may have health benefits. Indeed, one of the key claims for the health benefits of fermented foods is their contribution of live microbes – ostensibly "good" microbes – to the existing colonies in our gut. Collectively called the microbiome, these microbes exert powerful effects on our body. When they're out of whack they've been linked to intestinal and bowel conditions such as ulcerative colitis and irritable bowel syndrome, immune disorders like type 1 diabetes and metabolism and metabolic diseases such as type 2 diabetes.

Found naturally in some fermented foods, studies have shown probiotics can improve digestion, help protect against disease and enhance immune function. Strains of *lactobacilli* and *bifidobacterium* bacteria are the most commonly used probiotics as they can survive the passage to the gut, including the highly acidic conditions of the stomach. These are mostly found in yoghurt and culture drinks such as Yakult.

Hall of fermentation fame

There are many different forms of fermented food and types of fermentation, which vary in terms of the microbes involved, their effects on food and how much microbe and microbe by-product is left at the end.

With a huge range of products making an important contribution to diets all over the world, the fermented food types more commonly consumed in Australia include:

PICKLED VEGETABLES

Kimchi, sauerkraut, dill pickles and other pickled veggies can be fermented using lactic acid fermentation, where *lactobacilli* bacteria convert the sugars in the vegetables into lactic acid. The vegetables and spices are mixed with salt or placed in a saltwater brine, and the salt inhibits the growth of unwanted organisms until the acid produced by the *lactobacilli* lowers the pH enough to inhibit growth and spoilage. The final product is rich in beneficial microbes, although the organisms are killed if pasteurised for canning or bottling.

Lacto-fermented vegetables aren't mass produced – they're the realm of DIYers at home, or found in health food stores, delis and speciality stores such as Asian grocers. The shelf-stable pickles you buy in the supermarket have been preserved using vinegar rather than fermentation. Where salt has been used in lacto-fermentation, the sodium levels in the food can be very high. One way around this is to kick-start the lactic acid formation by using *lactobacilli*-rich whey from the top of yoghurt, or using the juice from a previous batch. This allows the amount of salt used to be reduced.

KOMBUCHA TEA

Kombucha is a fizzy drink made from sweetened black tea, fermented with yeast and bacteria and served cold. The yeast turns sugar into alcohol and carbon dioxide, and bacteria called *acetobacter*, which are common in the environment, convert the alcohol into acetic acid, giving it a sour taste. A small amount of alcohol may remain.

There have been deaths linked to Kombucha, likely due to dodgy hygiene during fermentation. Due to the variable quality of home brewing, health authorities have warned against drinking large amounts.

SALAMI

Salami is made from uncooked meat mixed with salt, nitrate, spices and sugar. *Lactobacilli* ferment the sugars into lactic acid, which helps coagulate the meat and dry it out when curing, giving the meat its tangy taste. The lactic acid and nitrates prevent the growth of harmful microorganisms, allowing it to be stored without refrigeration.

CHOCOLATE

Bacterial and yeast fermentation of cocoa beans after harvesting develops the chocolate aroma.

YOGHURT

Lactobacilli bacteria convert lactose sugar in milk into glucose and galactose, which break down further into lactic acid, giving yoghurt its sour taste. Live bacteria remain in the yoghurt and provide a valuable contribution to gut microflora (see Health Benefits, page 21).

Cancer busters?

Another claim about some fermented foods is that they prevent cancer. A study of Polish immigrants to the US, who eat about 4kg of sauerkraut per year, found the incidence of breast cancer in those women was three times that of their counterparts living in Poland, who eat about 13kg of sauerkraut per year. And studies in Sweden and the Netherlands found fermented milk products reduce the risk of bladder cancer in those countries.

But some fermented vegetable and fish products have been linked with increased cancer rates, especially nasopharyngeal and gastric cancers, possibly due to compounds formed in the process. Other theories for seemingly increased rates of cancer are the high levels of salt involved, addition of spices like chilli, or that cancer-fighting nutrients in fresh vegetables are destroyed, and by relying on the preserved type people aren't gaining the benefits of fresh veggies.

IMAGES: SHUTTERSTOCK & THINKSTOCK

OLIVES

If you've tried olives straight from the tree, you'll know they're bitter and hard. Treating olives in lye (sodium hydroxide), saltwater brine or salt removes the bitterness. The substance that makes olives bitter is also toxic to bacteria, so once it's removed spontaneous bacterial fermentation takes place. Sugars are converted into lactic or acetic acid, and the olive becomes softer.

ALCOHOLIC DRINKS

Beer and wine have been made for thousands of years, fermenting sugar into alcohol and carbon dioxide.

Naturally occurring yeast on fruit skin ferments crushed grapes and other fruit in winemaking, though in modern-day winemaking yeasts are added to provide a consistent result. The yeast is filtered out of wine.

In beer brewing, yeast is added to a starch source from grain, such as wheat, water and hops for flavouring. While most commercial beer is pasteurised or filtered, some may contain live yeast.

VINEGAR

In the initial fermentation, yeast turns sugars in fruit into alcohol – think cider or wine. Then, *acetobacter* start fermenting the alcohol into acetic acid. The vinegar is "complete" when all alcohol is consumed, and at this point manufacturers usually pasteurise and filter the vinegar to kill and remove the bacteria. However, unpasteurised and unfiltered raw vinegar still contains the bacteria.

KEFIR

A carbonated and slightly alcoholic fermented milk drink that looks a little like runny yoghurt, kefir is produced using a *lactobacilli* bacterial culture and also yeast. Lumpy bits resembling cauliflower, called grains, can be found in the final product and used to start the next batch.

CHEESE

Lactic acid formed by lacto-fermentation acidifies the milk, causing it to curdle when heated. Bacteria – and sometimes added moulds – continue to be involved in ripening cheese as it ages, producing distinctive flavours and textures, including holes.

MISO, TEMPEH & SOY SAUCE

Fermented soybean products include miso, tempeh and soy sauce. Using desirable mould species and bacteria, the fermentation process breaks down phytic acid, increasing the availability of certain nutrients, and oligosaccharides, which can cause gas and indigestion. The fermentation process also enhances flavour. While some microbes may remain in the raw product, they are destroyed by heat.

Choice verdict

Some fermented foods appear to have health benefits. But like chia seeds (see page 30) they're no magic bullet, and their potential benefits must be considered in the context of total diet and lifestyle. While a traditional Japanese diet, which is high in fermented foods, appears to promote good health and longevity, so too does the Mediterranean diet, which doesn't feature anywhere near as many.

Although the foods with live microbes appear to be the most beneficial, take care to ensure there's no contamination with harmful microbes, such as *listeria*, *E. coli* and *botulinum*. And if you're watching your sodium intake you'll want to go easy with fermented foods, as some are very high in salt. ■

Call to rights

Signing on the dotted line doesn't have to mean signing away your rights. **Jemma Castle** takes you through what you need to know about your mobile phone contract

When you're looking for a new phone plan, or even once you've signed on the dotted line, it's easy to forget you have certain rights. Under the 2012 Telecommunications Consumer Protections Code (TCP) and the Australian Consumer Law (ACL), consumers have a bunch of rights. Here's our pick of what you should know.

As a consumer of mobile phone products and services, you have the right to:

- have your phone last the length of the contract on which you've bought it
- cancel your contract if the telco or salesperson has made false or misleading claims, or if the product or service doesn't do what it is supposed to
- be protected from bill shock with data usage notifications and global roaming cost notifications
- have your disputes resolved in an efficient and satisfactory manner, and at no cost
- compare phone plans in a way that's easy to understand, with access to critical information summaries outlining a unit price and key information before signing on to a contract, and
- pay your bill in a flexible manner if you're experiencing payment difficulties.

USEFUL TELCO RESOURCES

- The Telecommunications Consumer Protections Code (commsalliance.com.au/Documents/all/codes/c628) contains many of your rights relating to mobile phone usage.
- Australian Consumer Law (accc.gov.au/consumers/consumer-rights-guarantees) also provides for various rights covering mobile phones and related services.
- The International Roaming Standard (acma.gov.au – search for "international roaming standard") provides for your rights when it comes to global roaming.
- The Telecommunications Industry Ombudsman (tio.com.au) is where you can complain if your complaint isn't resolved with your provider.
- ACCAN's phone app (available on iTunes and Google Play) outlines your phone rights, allows you to log instances of poor reception and lodge a complaint with your provider and/or the TIO.

CANCEL YOUR CONTRACT WITHOUT PENALTY

While telcos are allowed to charge you if you terminate your contract early, under certain circumstances you can cancel without penalty. Under Australian Consumer Law, you can also cancel early without penalty if:

- the company or salespeople make false or misleading claims (verbally or in writing), or
- the service is not fit for the purpose you asked for.

University of Melbourne consumer rights and contract law expert Jeannie Paterson says that if consumers don't get what they're promised, they have a right to terminate. She also argues that if there are extra charges not disclosed in the critical information summary (CIS), consumers should be able to terminate their contract.

Coverage If you're told you'll get coverage in your home, then your phone must provide it. Optus recently had to allow customers to cancel their contracts after it was found to have made misleading claims about levels of coverage. Check the telco's coverage map on their website or ask the salesperson before committing.

Price change You also have the right to cancel your contract early if the telco changes the contract terms, for example by announcing a price rise. While most telcos can and do reserve the right to change the terms, they can't force you to go along with it. If you don't agree, you'll have to cancel your contract, which can be tricky if you have a handset that may be half paid off. You'll have to pay the telco out for your phone, or return it and lose your equity in it, says Paterson.

IMAGE: SHUTTERSTOCK

BE PROTECTED FROM BILL SHOCK WITH NOTIFICATIONS

Data usage Major telcos are now required to send notifications via SMS or email when users reach 50%, 85% and 100% of their data or expenditure allowance within 48 hours (small telcos are only required do this as of 1 September 2014). Once you reach 100%, you must be notified of the charges to proceed – but you could still be charged for any excess data usage during the 48-hour notification window, and it doesn't apply to usage outside of Australia.

Your telco also needs to offer you one other "spend management tool" such as internet throttling (where the speed slows once you reach your cap), hard caps (so you can't spend more than the cap until the next billing period) or call barring (where all or some outbound calls are restricted except 000, but you can still receive calls).

Global roaming Under the International Roaming Standard, telcos are required to send you an SMS outlining usage costs within 10 minutes of turning on your device in the new country, as well as giving you instructions on how to turn off roaming. Optus, Telstra and Vodafone already do this, and smaller telcos will be required to do so by 2016.

To avoid the high costs of global roaming, people wanting to use their mobiles when travelling should consider alternative means such as roaming data packs, pre-paid global roaming SIM cards and/or free Wi-Fi hotspots (see **choice.com.au/globalroaming**).

THE RIGHT TO COMPLAIN

You have the right to have your complaint resolved in a fair, efficient and courteous manner and at no cost (except for in select circumstances).

If you run into trouble, the first thing to do is to try to resolve it with your telco. Urgent complaints must be resolved within two days, and non-urgent complaints must have a proposed resolution offered within 15 days and resolved within 10 days of you accepting that resolution. If your telco doesn't deal with it, doesn't have the capacity to deal with it in the stated timeframe, or if it doesn't offer a reasonable solution, you can take your complaint to the Telecommunications Industry Ombudsman (TIO).

The Australian Communications Consumer Action Network (ACCAN) has published a guide on making a complaint that will get heard. Search "complaint heard" at accan.org.au

AVOID MISLEADING ADS

Choosing the best mobile phone plan can be confusing. The good news is all mobile phone companies must now provide you with what's called a critical information summary (CIS).

The CIS is designed to help you compare offers more simply. It must provide you with unit pricing for a national two-minute mobile call including flag fall, a standard SMS and the cost of using 1MB of data. The CIS also needs to specify the minimum monthly charges as well as say what is and isn't included in the offer.

There are also strict rules under the TCP on how companies can advertise their services, ultimately to avoid consumers being misled. Any important conditions, limitations, qualifications and restrictions must be included in the advertising. For example, a headline representation giving an overall impression of price that is subsequently qualified in the fine print is not allowed. TPG was fined for this in 2013. Its misleading advertisements suggested it offered an unlimited internet service for $29.99 a month, however, the small print said it had to be bundled with another service such as a home phone.

Telcos must also refrain from using terms such as "unlimited", "free" or "no exceptions, exclusions or catches" unless this is genuinely the case.

HARDSHIP PROGRAMS

If you're having trouble paying your bill on time due to financial difficulty or illness, but believe you could pay the bill with a flexible arrangement, you should let your telco know this.

All telcos must provide hardship policies and can't take debt recovery action while you're being assessed for their financial hardship program.

Financial hardship programs may vary slightly from telco to telco, but should generally offer you a flexible payment option such as a payment plan. If you're deemed to be experiencing financial hardship and you'll be paying after the due date, ask your mobile provider to waive any late fees. ■

YOUR PHONE MUST LAST THE CONTRACT

If you buy your phone handset by signing onto a two-year contract with a telco, the ACCC thinks it's a reasonable expectation that any phone provided last the length of this contract. And provided any faults with the phone are not your doing, under Australian Consumer Law you can return the phone to either the manufacturer or retail store where it was bought for a repair or refund within a "reasonable time" if it is not fit for purpose.

Along with your rights under the ACL, Optus, Telstra, and Vodafone now offer 24-month repair warranties for mobiles on 24-month post-paid contracts. And Apple also now has two-year warranties for its products.

Down the wrong track?

New payday loan restrictions don't go far enough to protect consumers against a predatory form of lending. **Andy Kollmorgen** checks the alarming rates

Payday loans have made financial matters worse for plenty of consumers – yet it seems there are still a lot of them out there. The industry in Australia has grown substantially over the past decade. One of the biggest payday loan businesses in Australia, UK-based Cash Converters, is going gangbusters, showing a profit increase of 38% for the third quarter of the 2014 financial year (ending in March) compared with the same quarter in 2013. The company has 55 stores in Australia and had generated $155m in revenue as of December 2013.

742%
The annual comparison rate for a two-week $250 payday loan*

96%
Comparison rate for a $1000 loan paid in six months**

The good news is that the federal government recently took steps to protect against this highly predatory form of lending. Since March 2013, payday loans of up to $2000 that must be repaid in 15 days or less have been banned. And fees are now capped at 20% of the amount of the loan and interest at four per cent per month. The federal government has also compelled payday loan businesses to put warnings on their websites and list other options for managing bills or getting out of debt.

What are payday loans?

Short-term payday loans target people in need of fast cash. The catch is they may have to to pay back the annual equivalent of up to a staggering 742% of what they borrowed in a combination of fees and interest. Repayments are generally directly debited from the borrower's bank account on the days that work or pension payments are deposited.

The government's restrictions are a step in the right direction, given these particularly extreme payback rates on shorter-term loans. But payday lenders are doing everything they can to keep the high fees and interest rolling in. Many payday loan businesses have simply moved to 16-day loans, only marginally less damaging than 15-day ones.

The comparison rates (or the interest rate plus other fees) on these loans is so high because it's calculated over such a ▸

IMAGE: SHUTTERSTOCK *SOURCE: CASH TRAIN ** SOURCE: PAID.COM.AU

PAYBACK TIME

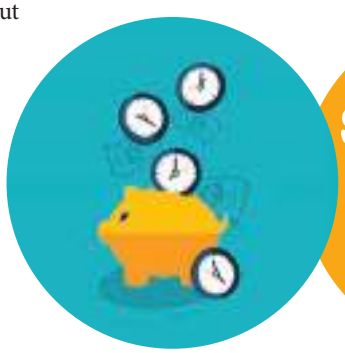
A cash shortfall is hardly a rarity in a country like Australia, known for its high cost of living – especially if you're a low-income earner. By and large, this is the payday lender's client base – and the lenders make sure they get their money.

AMOUNT BORROWED	LENGTH OF LOAN	TOTAL TO BE REPAID (NOT INCLUDING ANY EXTRA CHARGES OR PENALTY FEES)*
• $2000	• 1 month	• $2480
• $2000	• 6 month	• $2880
• $2000	• 12 months	• $3360

*Based on maximum allowable fees (20% of loan) and interest (four per cent per month).

short time span. Before the new federal rules came into effect in 2013, NSW, Queensland and the ACT had imposed a short-term maximum loan cost of 48%, including interest, fees and charges, while Victoria had imposed a 48% cap that didn't include fees and charges. (WA, NT, and SA never set a cap.) Efforts by Melbourne-based Consumer Action Law Centre (CALC) and others to make a 48% comparison rate cap the national standard proved unsuccessful. And as for required warnings, these were buried at the bottom of the websites we looked at, all but out of sight.

It's also no help to cash-strapped consumers that banks, building societies, credit unions and credit card companies are exempt from the government ban on small amount loans under 15 days, or that some banks have taken an interest in the industry. Westpac, for instance, has been involved with Cash Converters, which recently acquired $60m in funding to expand its business. Cash Converters is currently the subject of a $40m class action lawsuit in NSW based on allegedly excessive interest charges.



$14,000

The amount in "subcription fees" payday lender Cash Stop had to refund to customers

More regulation needed

Payday loans have been a major focus of CALC, which wants to see further restrictions. In a recent submission to the federal government in partnership with the Consumer Credit Legal Centre NSW, CALC argues that the latest payday loan regulations could be improved with safeguards that directly target lenders' efforts to get around consumer protections. "There has been a long history of avoidance strategies employed by fringe lenders across the credit industry," CALC says.

One such strategy involved making borrowers pay a "subscription fee" for a membership rewards program in addition to other fees, a move that recently backfired on payday lender Cash Stop, which was forced by ASIC to refund a total of $14,000 in such fees to about 650 customers.

CALC policy officer David Leermakers told CHOICE that arming ASIC with a new anti-avoidance provision, as the CALC submission recommends, would help rein in payday loan operators that push the limits. "Payday lenders have a habit of finding ingenious ways to dodge the law, and they've been doing it for a long time," he argues. "The new law is very clear: it says 'these are the fees you're allowed to charge'. But the payday lenders continue to step over the boundaries and find ways to get around such restrictions that may not be legal."

One apparent avoidance tactic that recently came to CALC's attention involves requiring a borrower to make the first loan repayment immediately while paying fees and interest calculated on the full amount of the loan. In this scenario, a borrower seeking $500 might have to pay back $160 immediately and walk away with only $340 – yet they would be charged as if they borrowed the full $500.

"The thing to understand is that the first repayment is a ruse and this is really just a loan for $340, but when you're a borrower in a vulnerable position you're unlikely to complain," Leermakers says. "So even if these kinds of avoidance tactics are eventually stopped, many who have already been hurt won't be compensated."

The industry's take

Cash Converters argues payday loans fulfil a need in Australia that would otherwise go unmet, and that research has shown payday loan customers don't want to see an end to the industry. A Cash Converters spokesperson rejected the idea that payday loans are predatory, and told us the company supports the latest government regulations. "Some claim we prey on the vulnerable and the desperate. This is simply untrue. For the minority of our customers who have few other credit options, we offer a safe choice, in a regulated way, and we do so with respect."

Marketing mayhem

The government may have set limits on payday loans fees and interest, but the tighter regulation doesn't seem to be deterring the lenders. Payday lender advertising is widespread – especially on the internet – and appears to be growing. In the UK, the Financial Conduct Authority is clamping down on misleading payday loan marketing – especially ads targeting young adults.

One prominent Australian advertiser, paid.com.au, charges a 14% establishment fee plus four per cent monthly interest. So for a $500 loan paid over four months, for example, you would pay $650. The comparison rate for paid.com.au amounts to an eye-opening 96.6% for a $1000 loan paid off over six months. The rates for other prominent advertisers are even worse.

SUNSHINE LOAN CENTRES says "you've come to the right place if you need between $100 and $1500 quickly," and promises to "work out a repayment plan that fits your budget". But it would have to be a budget that allows room for high borrowing costs, since it charges the maximum fees and interest allowed by law – a 20% loan establishment fee plus four per cent interest per month.

NIMBLE, whose tagline is "smart little loans", says you can "get up to $1200 paid within 60 minutes" and adds that its "fast cash loans only go for 16 to 50 days, so you can't get stuck in long-term debt". Nimble's terms would seem to defy this logic, however, since it also charges maximum fees and interest plus a $35 penalty for a missed repayment and an additional $7 per day until it's paid. While the penalty fees for the missed payment are accruing, the next repayment on the schedule would still be due. Conveniently, you can have the loans applied directly to your Nimble Visa prepaid card.

CASH TRAIN'S marketing is particularly unsubtle: "If you need a little help getting through to your next payday, jump on the Cash Train." It also takes the maximum 20% of the loan amount plus a four per cent monthly fee, and charges $38.50 for a missed repayment. As with competitors Sunshine and Nimble, the government warning about such loans, required by the National Consumer Credit Protection Act, is positioned at the very bottom of the Cash Train webpage, all but hidden from prospective borrowers. ■

Cash Train's marketing is particularly unsubtle: "If you need a little help getting through to your next payday, jump on the Cash Train"

What are your alternatives?

The government's required warning offers sound advice to prospective payday loan customers, along with details they might be unaware of.

- For information about other options for managing your bills and debts, you can ring 1800 007 007 from anywhere in Australia to talk to a free and independent financial counsellor.
- Talk to your electricity, gas, phone or water provider to see if you can work out a payment plan.
- If you're on government benefits, ask if you can receive an advance from Centrelink – phone 13 17 94.

Superfood or superfad?

Chia is the latest superfood to go mainstream. **Rachel Clemons** finds out whether it deserves its status

Once found only in health food shops, chia now enjoys mainstream popularity and can be seen in plenty of other places. Bakers Delight has a chia bread product range; celebrity chef Pete Evans has created a chia seed range for fast food chain Sumo Salad; Boost Juice makes a smoothie that contains chia. And it's now a key ingredient in many products you can buy from your local supermarket – milk, bread, juice, microwave rice, jam, yoghurt and snack bars, to name a few. It's even making an appearance in a brand of dog food!

If the ever-increasing list of chia-containing grocery items is anything to go by, it's the current favourite in a long line of so-called superfoods. But does it actually deserve its status?

Chia health credentials

Chia seeds are derived from the desert plant *Salvia hispanica*, a member of the mint family. These black or white versatile seeds can equally be eaten raw or added to dishes. And although tiny, they pack a hefty nutritional punch.

Arguably their most advantageous characteristic is their unusually high content (18%) of omega-3 fatty acids – essential fats that are important for heart health and brain function. Of the 30% total fat found in chia seeds, more than half is alpha-linolenic acid (ALA), which is the plant form of omega-3.

Then there's its outstanding fibre content. Chia's 34% fibre is higher than both flaxseeds (linseed) and sesame seeds, and works out to be about 10g in two tablespoons (which would make a significant contribution to the 25-30g it's recommended we consume daily.

Although tiny, chia seeds are versatile and pack a hefty nutritional punch

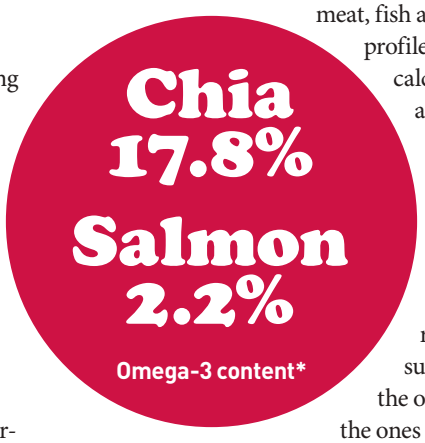
They're also an excellent source of protein and are extremely high in calcium – at 631mg per 100g, this is five times the level in milk (although it may not be so readily absorbed). Chia is also a source of other important minerals including iron, magnesium and zinc. Oh – and it's gluten free, too.

Given these impressive credentials, it's not surprising that chia is commonly spruiked as a "super" food. If you're to believe the hype, eating chia can help to achieve joint, heart and brain health, weight management and provide longer-lasting energy, among other things.

But you can't always take the marketing of chia at face value. Claims that it has "nine times more omega-3 than salmon" (or similar), for example, while possibly accurate, don't give the full picture as the form of omega-3 in marine sources is more readily used by the body.

Limited research suggests that including chia seeds as part of a healthy diet may help improve cardiovascular risk factors such as lowering cholesterol, triglycerides and blood pressure. And although claims of weight loss may be far-fetched, the claim that it helps you feel full is likely more valid due to its high fibre and protein content.

The main issue with making too many definitive health claims about chia is the lack of definitive evidence around them. "There aren't many published studies on the health benefits of consuming chia seeds, and much of the available information is based on animal studies or human studies with a small number of research participants," warns Charlene Grosse, Accredited Practising Dietitian and spokesperson for the Dietitians Association of Australia.



Should you be eating more chia?

Some people can certainly benefit from eating more chia. "For those needing to increase their fibre and/or omega-3 intakes, consuming chia as part of a healthy balanced diet can be a way to achieve this," says Grosse. For people eating strict vegetarian (or vegan) diets in particular, for whom nuts and seeds play an important role as an alternative to meat, fish and eggs, chia's fat profile, protein and calcium content make it a valuable option.

Where to get chia and how to use it

Products with added chia are readily available in supermarkets. If it's the omega-3 you're after, the ones we checked out that mention omega-3 on their packaging are all reasonable sources, containing at least 200mg of ALA per serving. Chia sometimes appears in the product name but omega-3 doesn't rate a mention on the label, which makes us wonder if it's there in any significant quantity.

While there are reasons other than nutrition for including chia – texture, for example – there's a chance its inclusion is purely a marketing ploy to cash in on the "health halo" the ingredient attracts.

'CHA-CHING' CHIA

Chia pods by The Chia Co are a nutritious and convenient way to add chia to your diet (see CHOICE, Jun 14). But at around $2.30 per 100g (our local supermarket charged us $3.97 for a 170g pod), they're not cheap.

If you're likely to eat these regularly, it's worth buying a pack of chia seeds and making your own pods. For a similar result, mix two tablespoons chia seeds with a 400mL tin of coconut milk, half a teaspoon vanilla extract and a quarter teaspoon cinnamon, cover and leave in the fridge overnight. This recipe makes the equivalent of more than two pods, and cost us about 60c per 100g (excluding the cinnamon powder and vanilla extract).

If you're keen to incorporate more chia into your diet, don't limit yourself to packaged products. You can sprinkle chia seeds over or add them to just about anything – muesli, smoothies, yoghurt, salads – and their neutral flavour means they won't alter the taste, although they do add texture that some may find a little gritty. Chia seeds become quite gelatinous when added to a liquid, so they're even suitable to use as an egg substitute in baking.

The internet is awash with chia recipes, from salads to muffins, pizza bases to jams. The only limit to its use in food is your imagination. ■

FROM AZTEC TO AUSTRALIA

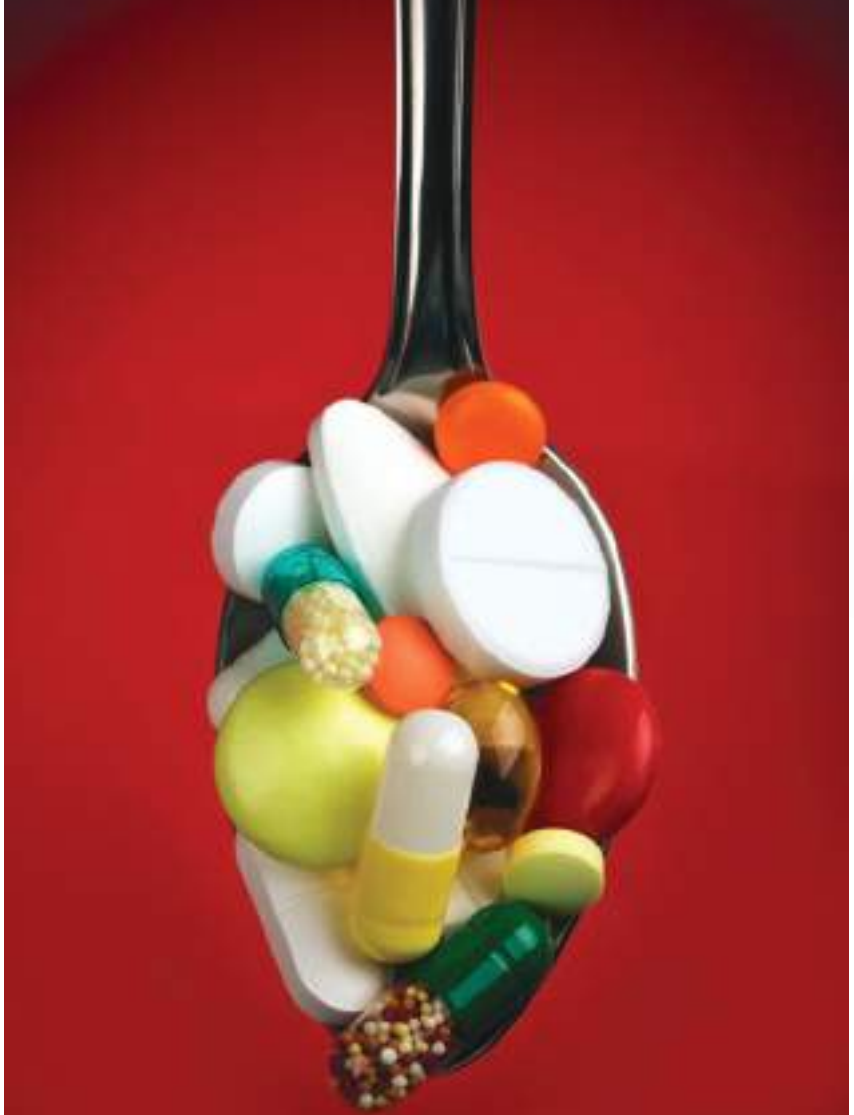
Reportedly first used by the Aztecs, chia is sometimes labelled an ancient grain, joining the likes of quinoa, amaranth, kamut, freekeh and spelt. Along with quinoa and amaranth, some have classed chia as a pseudocereal – a non-grass plant whose seeds can be ground into flour and otherwise used as cereal.

When the Aztec civilisation disappeared, so did chia. Now one of the world's biggest chia producers is right here, in the Kimberley region of northern Western Australia.

CHOICE VERDICT

Chia ticks many nutritional boxes and its versatility is a bonus. But it's not magic. For most of us, the main benefit of including chia in the mix of our diet is to increase its interest, variety and the range of nutrients we're exposed to.

IMAGES: SHUTTERSTOCK. *SOURCE: USDA NATIONAL NUTRIENT DATABASE RELEASE 26.



Feed Limit

Certain foods and medications were never destined to play nice together. **Zoya Sheftalovich** looks at some of those that just don't mix

Bananas, kale, grapefruit, milk – these ingredients all sound like the makings of a healthy diet. And indeed, for most people, eating plenty of fresh fruit, vegetables and low-fat dairy is good for their health, while having a tipple or two or a cup of coffee is no drama either.

But what you may not know is that some foods interact badly with medication. This means your meal could end up reducing the efficacy of your drugs, or worse still, become a health nightmare.

So what foods do you need to avoid (or limit) with which medications? Read on to find out, although bear in mind as you do that this is a non-exhaustive list, so talk to your doctor or get in touch with MedicineWise (see opposite) before making any changes to your diet or your medication.

Bananas

Don't eat too many if you take ACE inhibitors such as captopril, enalapril and fosinopril among others. ACE inhibitors lower blood pressure and treat heart failure by opening up blood vessels so blood flows more efficiently.
Why not? Bananas (as well as oranges, leafy greens and certain salt substitutes) are high in potassium. Too much potassium can cause an irregular heartbeat and heart palpitations. Avoid eating large amounts of foods high in potassium if you're on ACE inhibitors, and tell your doctor if you're taking potassium supplements or diuretics.

Milk

Don't drink it when you take certain antibiotics including tetracycline, ciprofloxacin (quinolone antibiotics), and certain osteoporosis medication, such as alendronate (Fosamax).
Why not? Calcium can interfere with the body's ability to absorb some antibiotics, so you shouldn't take them at the same time as eating products high in calcium. And avoid supplements containing calcium for a few hours before and after taking these antibiotics in order for them to be fully effective.

Black liquorice

Don't eat it if you take glycosides such as digoxin, which treat heart failure and abnormal heart rhythms.
Why not? Liquorice contains glycyrrhizin. Mixing digoxin with glycyrrhizin can cause irregular heartbeats and could even lead to a heart attack. Herbal liquorice extract can also interfere with a host of other medications, including insulin, certain antidepressants, oral contraceptives, blood thinners, and some other medications.

Alcohol

Don't drink it if you take a host of different medication, but particularly sedatives such as certain antihistamines, pain killers including morphine, codeine, paracetamol, diabetes medication, drugs for HIV/AIDS and antibiotics.
Why not? Alcohol can increase side effects – including the risk of gastrointestinal damage after taking painkillers – and reduce or increase the effect of certain medication. Some common symptoms of a bad interaction between the two include dizziness, impaired motor control, memory problems, nausea or stomach cramps. And these symptoms can appear after just one drink.

Grapefruit

Don't eat it if you take a range of medicines including some lipid-altering agents (statins), which lower the rate of production of bad cholesterol, anti-anxiety medicine buspirone, the anti-malaria drug quinine, the antibiotic erythromycin, or triazolam, a medication used to treat insomnia. See the NPS MedicineWise website for an exhaustive list of medicines that don't mix well with grapefruit.
Why not? Chemicals in grapefruit interfere with how your body metabolises certain drugs, which can result in more of the medicine ending up in your bloodstream. It can increase the chance of side effects if you're on the lipid-altering statins.

Want to know more?

Not all quantities of food will lead to side effects, so talk to your doctor before starting a new medication or cutting out an important element of your diet. You can also get in touch with NPS MedicineWise on 1300 633 424 with any questions about your medications.

Coffee

Don't drink it if you use clozapine, an antipsychotic.
Why not? Caffeine can increase the amount of certain antipsychotics in your blood and put you at greater risk of side effects. And take care if you're on bronchodilators for asthma – consuming a lot of caffeine can inhibit their effect in an emergency.

Kale and other leafy greens

Be careful if you take anticoagulants/blood thinners such as warfarin. They lower the chance of blood clots forming or growing larger in your blood or blood vessels.
Why? Kale and other leafy greens are full of vitamin K, which can make anticoagulants less effective. Foods high in vitamin K include green veggies, egg yolks, chickpeas and lentils. They shouldn't be cut out of the diet entirely, but it's important to eat a steady and consistent amount of vitamin K-rich foods.
Also avoid large amounts of cranberry juice or cranberry products while using anticoagulants because they can change the effects of warfarin, and limit garlic and ginger because they can increase the chance of bleeding.

Air-dried sausages or aged cheese

Don't eat them if you take Monoamine Oxidase Inhibitor (MAOI) drugs such as phenelzine tranylcypromine, or procarbazine, which may be prescribed for depression, or as a treatment for Hodgkin's disease or lymphoma.
Why not? Tyramine is particularly concentrated in foods that have been aged, matured or fermented. MAOI drugs compromise your body's ability to process tyramine, putting you at risk of increased blood pressure, severe headaches, chest pain, nausea, vomiting and other side effects. ■

IMAGE: SHUTTERSTOCK

A formula for marketing success

Toddler and 'growing-up milks' are big business, but are these products just a sneaky way to advertise all baby formulas? **Kate Browne** investigates

$229.3m
of formula was sold in Australia in 2013*

If you're a parent who's had a lovingly prepared healthy meal thrown across the table by an uncooperative toddler, you'll know only too well the worry that your child isn't getting those nutrients he or she needs. Enter the growing market of toddler and junior milks that promise to fill the gaps in your child's diet. But do these products really solve the problem?

Got milk?

Walk into any supermarket or chemist, and you'll soon see a wall of powdered formula milk products. While many are infant formulas (designed for babies under 12 months as a breast milk substitute), there is an increasing number of similar-looking tins of powdered milk drinks aimed at children as old as two or more.

But why do these products exist when most healthy one-year-olds are capable of drinking cow's milk? Should you really choose one of these products over the far cheaper regular milk in the supermarket fridge?

Don't believe the hype

Toddler and junior milks make plenty of claims about their nutritional capabilities that are sure to appeal to guilty mums and dads worried about their child's nutrition. Nestlé's NAN toddler milks claim to "support your toddler's digestive immune system", while Aptamil toddler and junior milks promise to "nutritionally support your child's immune system and brain development". Advertisements for S26 toddler milk proclaim it's the "perfect mix of science and love" – to consumers at least (see opposite).

"These are just weasel words", says Professor Sandra Jones of the University of Wollongong (UoW), who specialises in marketing and health. "They don't really mean anything, but they sound good."

Of course, promises to support your child's immune system will certainly sound good to any parent who's endured the never-ending cycle of colds and tummy bugs that toddlers and preschoolers often come down with. However, according to health experts we spoke with, a tin of toddler milk isn't the complete solution.

Sydney GP Dr James Best sees many anxious parents who buy toddler and junior milks when they would be better off concentrating on helping their little ones develop better eating habits. "These products claim to fill the gaps in your child's diet, but the gaps simply don't exist if they're eating well."

Does your child need toddler milk?

The National Health and Medical Research Council Infant Feeding Guidelines state:

- Toddler milks and special and/or supplementary foods for toddlers are not required for healthy children.
- From 12 months of age and beyond, toddlers should be consuming family foods consistent with the Australian Dietary Guidelines.
- Solid foods should provide an increasing proportion of the energy intake after 12 months of age.

Dr Kellie Bilinski, an Accredited Practising Dietitian and spokesperson for the Dietitians Association of Australia, points out that children should be able to meet their nutritional requirements from eating a healthy diet without special toddler milks. She says nutrients promoted in toddler and junior formulas such as iron, omega-3 and prebiotics can be obtained from a diet including meat, fish, wholegrain breads and cereals, fruits and vegetables.

TYPES OF FORMULA & MILK

- **Infant formula** is designed for babies under six months who are not being breastfed
- **Follow-on formula** is marketed as a "second-step" product for infants aged 6 – 12 months that, like infant formula, is designed for babies who aren't being breastfed
- **Toddler milk** is for children aged 12 months and older
- **Junior milk** is for children two years and older

"The prebiotics support the immune system, and can be found in many fruits such as bananas and vegetables such as asparagus."

Bilinski also says there are plenty of downsides to relying on toddler milks. "If toddlers have too much formula it may discourage them from eating adequate solid food." She points out that becoming familiar with foods is an important step too. "Formulas shouldn't replace a healthy diet in children/toddlers."

Infant formula advertising by stealth?

What's commonly referred to as "infant formula" is the formula suitable for newborns up to the age of 12 months. While breast milk is recognised as the best choice for young babies, infant formula is designed to replace milk for babies who can't be breastfed.

In Australia, the Marketing in Australia of Infant Formulas (MAIF) agreement is a voluntary self-regulatory code of conduct between manufacturers and importers of infant formula. It arose in response to the World Health Organization's International Code of Marketing of Breast-milk Substitutes 1981 (WHO Code), which includes a ban on the advertising and promotion of infant formulas.

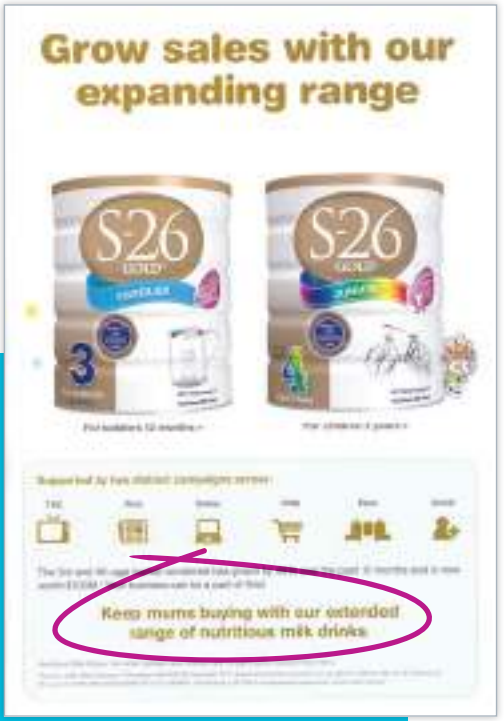
While formula manufacturers comply with these guidelines, there are no restrictions when it comes to toddler and junior milks for babies over 12 months. And given the packaging and branding of these products often look almost identical to infant formula and are heavily advertised and promoted, there are concerns that toddler and junior milks act as a proxy advertising for all types of formula.

To test this theory, the UoW conducted a study in 2010. The aim was to investigate how women expecting their first baby perceived print ads for "toddler milks" to determine whether they function as indirect advertising for infant and follow-on formula. Almost 67% of those surveyed reported seeing an ad for infant formula. Those who had only seen non-retail advertising were more than twice as likely to believe they'd seen such an advertisement as those who had only seen retail advertising.

Professor Jones, who supervised the study, says the research proves that the majority of people don't differentiate. "I have no doubt that it is proxy advertising for infant formula. If you see the ads for toddler milk that say it's good for a toddler, it's easy to assume it must be good for a baby too. If people are familiar with a product – if you see something enough – you will decide that you like it."

A TALE OF TWO STRATEGIES

When advertising to consumers, S26 junior milks for children aged two claim to support your child's nutritional needs "with the perfect mix of science and love". But the ads targeted at retailers selling S26 to customers tell a very different story.



What do the manufacturers say?

CHOICE contacted Nestlé and Pfizer for a response to the study's findings. A Nestlé spokesperson said that while the company is committed to complying with the WHO Code on the marketing of breast-milk substitutes and the MAIF agreement, toddler or junior milks are out of the scope of the agreement and advertising of those products is allowed. We received no response from Pfizer prior to publishing.

While there have been suggestions that there should be further restrictions by Food Standards Australia and New Zealand (FSANZ) around the kind of warnings on the tins of toddler formulas, any moves have so far been resisted by the manufacturers. It's been reported that Pfizer, which makes S26, does not want an additional warning, while Nestlé has argued that "we believe healthcare professionals are the most appropriate source of information with regards to the risks of not breastfeeding".

FSANZ has said that while there is a review of infant formula products underway, follow-on and special infant formulas will be reviewed at a later date due to budget constraints. There will be calls for public submissions later this year. ■

IMAGES: SHUTTERSTOCK & THINKSTOCK. * SOURCE: RETAIL WORLD 47TH ANNUAL REPORT 2013

The problems with pricing

Perplexed by puzzling prices on the shelves? You're not alone. **Meredith Cridland** outlines some common pricing traps and your rights in combating them

Here at CHOICE we're often asked about the rights of consumers when it comes to the pricing of goods and services. For example, what happens when a retailer shows different prices for the same goods? And what can you do about hidden fees?

Multiple prices

If a business displays more than one price for the same item, this is known as multiple pricing. The business must sell the item for the lowest displayed price or withdraw the item for sale until the price discrepancy is fixed. The displayed price is one shown:

- on the item
- on anything connected with or used with the item
- on anything used to display the item
- in a current catalogue
- that reasonably appears to apply to the goods, or
- on a register or a price scanner.

However, a "displayed price" does not include:

- a price tag that is completely covered over by another tag
- a per-unit price, which is a different way of expressing the price (e.g. in a supermarket where a price is shown as "$X per 100g" to help compare the product to other similar products)
- a price that is not in Australian currency.

If a business sends out a catalogue that shows the wrong price, they can fix this by publishing a retraction in a publication that has a similar circulation to the original

BAIT ADVERTISING

Sometimes, catalogues will say that a price is only available in a certain region, or a certain store, or for a certain period of time. That's quite OK. Catalogues will also sometimes say that not all goods are available in all stores; that's OK too. But it is not reasonable to advertise an item at a ridiculously low price and only have one or two available, unless this is made clear in the advertisement.

This is called bait advertising because it uses a low price to get customers into the store. Businesses should have reasonable stocks of items that are advertised. If they're only available for a limited time, this should be made clear.

The definition of what is a "reasonable period" or "reasonable quantities" will vary depending on the type of the goods or service. If it's a discounted dishwasher, for example, you might expect only a few to be available. But if it's discounted perfume,

catalogue. For example, if a catalogue that shows the wrong price is inserted into a major daily newspaper, the retraction should appear as a correction in that newspaper, or in another catalogue insert within a short time after the original catalogue appeared.

Supermarket code of conduct

Some (but not all) supermarkets are signatories to the code of practice for computerised checkout systems in supermarkets. These supermarkets display signs telling customers they participate in the code. The code specifies that when an item is scanned at a higher price than it says on the shelf or as advertised, a customer is entitled to receive the first item free and all items following at the lower price.

There are some exceptions:

- liquor products
- tobacco products
- items without a barcode or PLU number
- items with a shelf price of $50 or more.

Despite what some supermarkets might tell you, it is not necessary for a customer to have paid for the goods or to have left the store to be entitled to receive the first item free of charge. Customers can complain to a supervisor or the store manager if staff refuse to comply with the code. If the store doesn't comply, a customer can take their complaint to the Australian National Retailers Association (ANRA) by calling (02) 8249 4520.

IMAGES: THINKSTOCK & SHUTTERSTOCK

you would expect there to be more than a couple of bottles available – unless the ad specifically says otherwise.

Sometimes businesses might offer a "raincheck" (commitment) on the advertised price to keep goodwill with their customers. Or, they might offer a similar product at the same price. This is fine so long as they're not using the sale price as bait to upsell customers to something more expensive.

Single pricing

When businesses are advertising or promoting their goods or services, they must display a single price that is the minimum total cost of buying the goods, including GST and any other extra fees and charges – no hidden fees.

The single price should be clear and unambiguous, and should include all the parts of the price that have to be paid to get the goods. It doesn't have to include delivery charges or optional extras, but if there is a minimum delivery charge, this should also be displayed in the ad.

The single price should be at least as prominent as any other price that is advertised, so that you can work out which price is the total price from looking at the ad.

Restaurants and cafes that add on a surcharge for Sundays and/or public holidays don't need to have a whole separate menu with the different prices. It is sufficient if the menu includes the words "A surcharge of [X per cent] applies on [the relevant days]", and these words must be at least as prominent as the rest of the prices on the menu.

Misleading prices

Businesses must be careful not to mislead consumers when advertising prices for goods or services. Here are some common examples of marketing gone wrong.

- **Showing a false "before" price next to a sale price**. The "before" price must have been the price the goods were sold for in a reasonable period prior to the sale.
- **The "before" price must also have applied to a reasonable number of sales** before the sale started.
- **Comparing the sale price to a false cost price.**
- **Comparing the price against a competitor's prices in a misleading way**, such as leaving out important information or referring to slightly different products.
- **Showing a price that only applies to certain customers**, without making it clear on the ticket that conditions are attached to that price. The main price should still be shown in a way that's easy to see.

Drip pricing

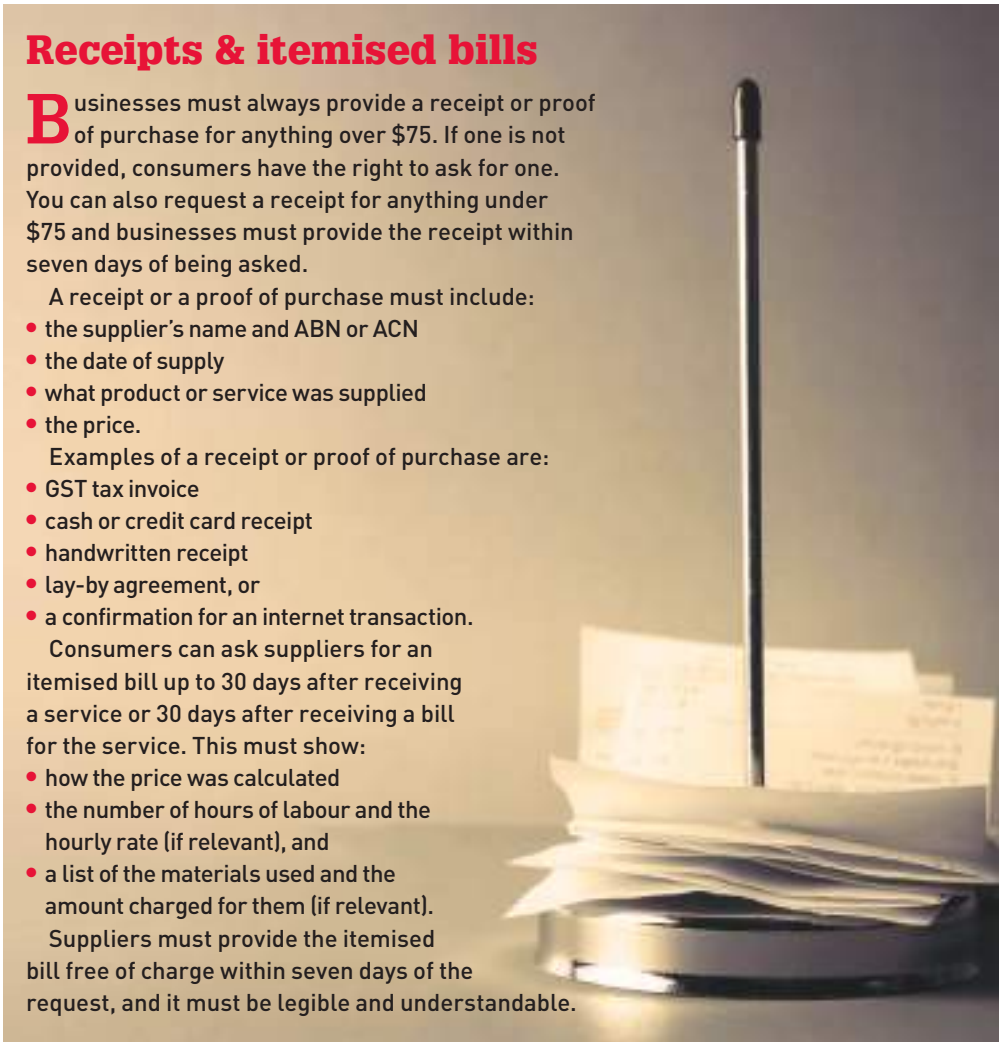
The relatively new phenomenon of drip pricing involves incremental disclosure of fees and charges over the course of an online purchase. It's misleading to consumers and can be detrimental to competition.

For example, a consumer typically sees a price advertised as they commence the online booking process. They may have been attracted to the website by the advertised price, or may see the price and use it to make comparisons against. But once they start going through the process, fees and charges are added along the way – perhaps not in big chunks, but in smaller "drips" until the price at the end is much higher than at the beginning.

But by the end of the process, even though they are annoyed at the extra charges, the consumer has invested so much time and effort they may be less inclined to do it over again. They are misled, and competitors who disclose all their prices upfront are disadvantaged.

The ACCC has drip pricing in its sights and has promised action. Airlines, hotels and ticketed events are common culprits; see *CHOICE*, May 14, for our investigation into online airfare drip pricing traps.

Receipts & itemised bills



Businesses must always provide a receipt or proof of purchase for anything over $75. If one is not provided, consumers have the right to ask for one. You can also request a receipt for anything under $75 and businesses must provide the receipt within seven days of being asked.

A receipt or a proof of purchase must include:

- the supplier's name and ABN or ACN
- the date of supply
- what product or service was supplied
- the price.

Examples of a receipt or proof of purchase are:

- GST tax invoice
- cash or credit card receipt
- handwritten receipt
- lay-by agreement, or
- a confirmation for an internet transaction.

Consumers can ask suppliers for an itemised bill up to 30 days after receiving a service or 30 days after receiving a bill for the service. This must show:

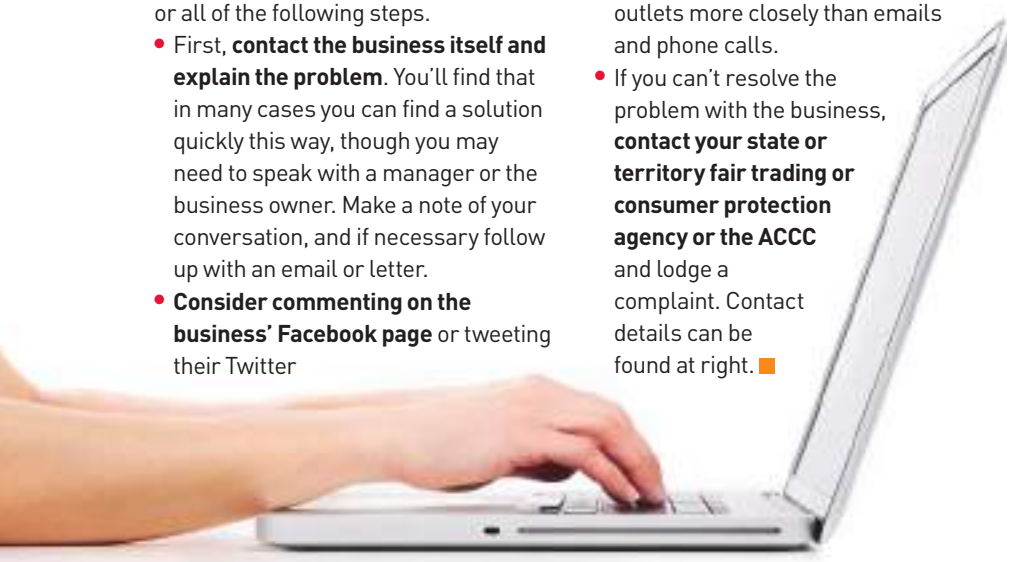
- how the price was calculated
- the number of hours of labour and the hourly rate (if relevant), and
- a list of the materials used and the amount charged for them (if relevant).

Suppliers must provide the itemised bill free of charge within seven days of the request, and it must be legible and understandable.

What can I do?

If you have a price-related complaint against a business, you can take one or all of the following steps.

- First, **contact the business itself and explain the problem**. You'll find that in many cases you can find a solution quickly this way, though you may need to speak with a manager or the business owner. Make a note of your conversation, and if necessary follow up with an email or letter.
- **Consider commenting on the business' Facebook page** or tweeting their Twitter handle (politely, of course). Some businesses monitor their social media outlets more closely than emails and phone calls.
- If you can't resolve the problem with the business, **contact your state or territory fair trading or consumer protection agency or the ACCC** and lodge a complaint. Contact details can be found at right. ■



Contacts

ACCC	1300 302 502
ACT Office of Regulatory Services	(02) 6207 3000
Consumer Affairs Victoria	1300 558 181
NSW Fair Trading	13 32 20
NT Consumer Affairs	1800 019 319
Queensland Office of Fair Trading	13 74 68
SA Consumer and Business Services	13 18 82
Tas Consumer Affairs and Fair Trading	1300 654 499
WA Department of Commerce	1300 304 054

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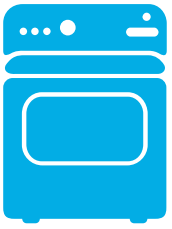
Check out our range of new buying guides at **choice.com.au/sneakpeek**. They'll tell you everything you need to know when you're researching a new purchase, including:

Dishwashers

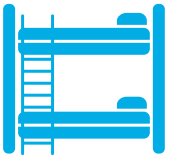
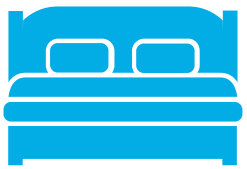
Fridges


Ovens

Cooktops

Heaters & air conditioners

Kitchen & laundry appliances



Bedding

and many more

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Visit the Home and Living section of our new website at choice.com.au/sneakpeek to save time and money when making your next big purchase

Risky reporting

A report from The Climate Institute and CHOICE calls for homeowners to have better access to natural disaster risk information. By Andy Kollmorgen and Jodi Bird

The issue of home and contents insurance affordability is not going away. In fact, the situation seems to be getting worse, with some homeowners in areas vulnerable to natural disaster in danger of being priced out of the market and left without any protection.

CHOICE recently partnered with the Climate Institute to release *Buyer-Beware: Home Insurance, Extreme Weather and Climate Change*. Among other recommendations, the report, prepared by Climate Risk, calls on the government at all levels to co-ordinate information on natural disaster risk and for insurers to be transparent about the pricing of these risks in their premiums. The report defines high-risk environments as those that "carry inherently higher risk of certain natural disasters, such as fires, floods, and storms".

The blame game

The insurance industry argues governments should do more to prevent natural disasters from destroying or damaging homes through improved mitigation infrastructure such as dams and levees. Governments want insurance companies to find a way to make home insurance in disaster-prone areas more affordable. Home owners just want to be able to protect their most critical asset at reasonable rates. Yet they continue to face steep premium increases, often with inadequate explanations of how the higher costs relate to risk.

Buyer beware

The report warns that home insurance premiums for at-risk homes could rise by as much as 92% by 2050 as climate change continues to trigger extreme weather events. As a result, property values in some areas could drop by up to 20% within the term of a mortgage, the research shows.

In high-risk locations, some home insurance policies are already unaffordable

"This report warns homebuyers that they need to consider extreme weather

risk and climate change very seriously," says Climate Institute CEO John Connor. "In high-risk locations some home insurance policies are already unaffordable, and there are insurers who won't even offer policies at all."

Connor argues that homeowners and buyers "are often unwittingly caught between failures by governments and the marketplace to reveal information about the current risks and how they are projected to worsen".

"One serious problem is that most homebuyers won't even know that they are buying a high-risk home, so it is very much a 'buyer beware' property market", says the report's lead author, Dr Karl Mallon.

92%

The amount premiums could rise by 2050 as climate change continues to trigger extreme weather events

Iffy assessments

CHOICE shares these concerns. "It is increasingly important for consumers to factor in weather risk before purchasing a home, because if you buy in a high-risk area without knowing it, you may find that you're unable to afford insurance," says CHOICE CEO, Alan Kirkland.

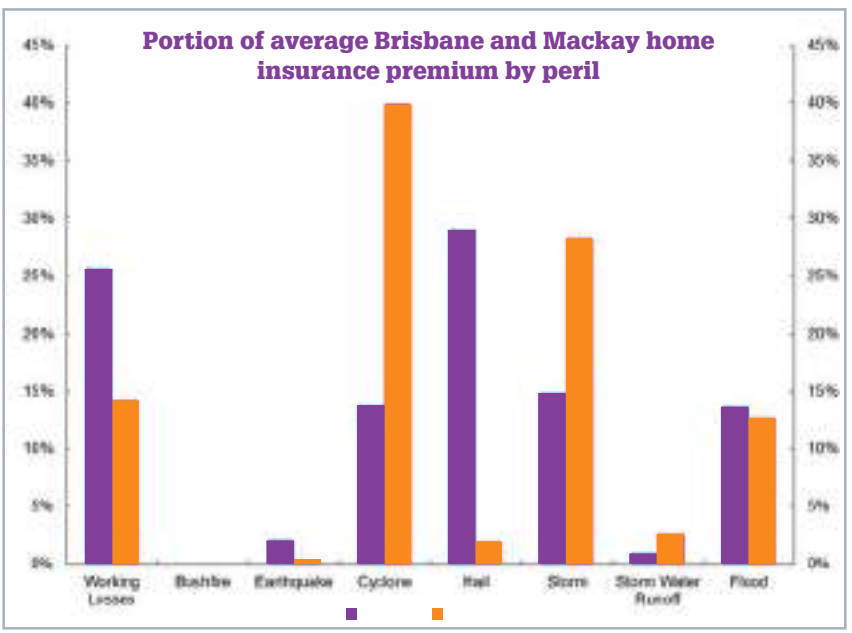
"If you already own in a high-risk area, you need to be careful about the risks of underinsurance – otherwise, you may find that your insurance payout is not enough to allow you to rebuild after a major event. We think the insurance industry should do more to inform homeowners about climate risk and its impacts on premiums."

A CHOICE investigation last year found widespread home insurance premium increases across the industry, often with the addition of mandatory flood cover. Homeowners – many of whom disputed that they were even in flood-prone areas – told us they were not provided with the risk assessment information that led to the price hikes.

Time for action

A March 2014 report by the Intergovernmental Panel on Climate Change found that the lessons of past extreme weather events have generally not been taken on board by governments, and little is being done to discourage home building in high-risk areas. A federal government report on climate impacts and vulnerability (see below) found premiums for home building insurance in northern Queensland, one of the hardest-hit natural disaster areas, have risen six times the rate of inflation over the past five years. And despite insurance for strata properties rising 200% from 2007 to 2012, insurers were losing $130 in payouts for every $100 of premium.

Clearly, this scenario is unsustainable for both insurers and homeowners. ■



In high-risk areas, a big chunk of your premium goes to insuring against these risks

Source: Australian government report - *Addressing the high cost of home and strata title insurance in North Qld*

Key findings from the Climate Institute

Climate Risk's research involved surveying insurance policy prices and availability around Australia and applying current climate change projections to forecast future policy costs. Among its key findings were:

- The cost of premiums in high weather-risk locations is up to 10 times that of a typical policy. The highest-risk locations are in northern Australia and in the middle of some of our largest cities, for example Brisbane.
- In half of the tested locations considered to have a high weather-related risk, at least one insurer – including some of the country's biggest firms – declined to make online quotes available at all.
- Underinsured homeowners who suffer a major loss may receive payouts amounting to as little as half the sum required to replace their home, in part because new homes will have to be built to much higher standards to withstand future extreme weather.
- Many insurance policies do not cover for local extreme weather risks such as coastal inundation, erosion and landslip. Yet these are just some of the impacts that climate change is exacerbating.

IMAGES: SHUTTERSTOCK

Ask the Experts

Got a niggling question our team can help with?

Q I have had two portable storage drives fail on me in the past year. One was just over a year old. Are they worth the money or, if possible, should an internal drive be used? Is it the compact housings that cause them to overheat and fail?

A Steve Duncombe, technology team leader: Larger (desktop) drives (3.5-inch) generally spin at 7200rpm and thus perform better than 2.5-inch portable drives, most of which are either 5400rpm or 4500rpm. Likewise, desktop drives, whether in an external casing or inside a PC box, generally have much better ventilation (cooling) via fans, while pocket drives tend to be enclosed in a small case without a fan and so are subject to more heat and possibly greater chance of drive failure in extended intensive usage. For intensive/continuous work, a desktop drive will be the better option.

Steve Duncombe

Q I have just read your First Look story on two recently released coffee capsule machines (*CHOICE* Jun 14, page 12). However, I understand capsules can be exclusive to a particular brand. It seems Aldi not only has one of the cheapest machines but also very economical capsules. Is there any more information available on this?

A CHOICE content producer Rebecca Ciaramidaro: Capsule machines are a step up from instant coffee, and are designed for those who value ease of use and convenience.

Rebecca Ciaramidaro

You're right that some capsules are exclusive to a particular brand, but Aldi's Expressi K-fee, which we reviewed earlier this year, can also use MAP and Woolworths Select capsules. It's the least expensive model we tested in the current batch of capsule machines, and if this is your only concern it may be worth considering. But we'd suggest reading the full review with all the nitty-gritty details to help you make your final decision; see *CHOICE* Feb 14, page 52. ■

Q In *CHOICE* Jun 14, one of your readers complained of their dodgy electricity supply damaging their electronic goods due to surges and brownouts. I think another possible solution would be to use a UPS (uninterrupted power supply). Though primarily designed for computers they not only protect against surges and low voltages, but in the case of things like computers and other low-current devices, also allow them to operate for a short time in a blackout.

A Scott O'Keefe, test coordinator – digital home: I agree this is a possible solution. A UPS is a battery backup unit that plugs in between your appliance and the wall socket. If the power to your appliance is suddenly cut or drops significantly, even for just a microsecond, a UPS cuts in instantly and automatically supplies power from its built-in battery. Home UPS systems can also provide protection against electricity spikes and surges that can damage circuitry. Surge protection is usually provided on all sockets that have battery backup protection.

UPSs come in many sizes. The size you'll need depends on the equipment you want to power. The capacity of these units is measured in VA (Volt-Amps). In the past, CHOICE has tested models ranging from 500-1500VA. Be aware, though, that size isn't everything: VA rating of a UPS is not strictly the best indicator of how much backup power they will give you.

Variability of grid supply is a significant issue for rural consumers, and a UPS is certainly one solution to this problem.

Scott O'Keefe

Ask us!

Do you have a question for one of CHOICE's experts? Email us at **asktheexperts@choice.com.au** or write to us at:
Ask the Experts, CHOICE,
57 Carrington Rd, Marrickville,
NSW 2204.
We regret that we cannot reply to all correspondence.

COMPILED BY SIOBAHN DONOHOE

Tests

Electric blankets, cordless drills and hair straighteners – they're all here

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How you can make a bundle of savings

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Screens as big as Brazil in time for the World Cup

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Fast or slow, we've got the right one for you

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Which ones are the torque of the town?

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We do some straight talking about these devices

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Why pay when the free ones are so good?

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It's back to the crank with these babies

Draw? Nope – our top cordless drill is a clear winner. See page 59

CHOICE's Chris Barnes drills down to the essentials

CHOICE

CHOICE'S experienced technical staff puts products through their paces in our own testing laboratories. We use test methods based on Australian standards and develop our own to match the way consumers use a product in their homes. We buy the products we test, maintaining our independence from manufacturers and so we know what you're faced with in the shops. We've checked the models are available at the time we publish. Our recommendations are based on a product's quality and performance, with no hidden bias.

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Our testers award a product a Best Buy if it delivers high quality at a comparatively low price. Not every test report includes Best Buys.

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Our researchers award a Green Buy to a product that delivers good quality and environmental performance. Not every test report includes Green Buys.

Loads of savings

Your household laundry wash doesn't have to cost a bundle, says **Matthew Steen**

Energy and water costs are always increasing – and so, perhaps, are your stress levels each time you open your latest bill. But there are several ways you can reduce your costs in the laundry and still get a good wash.

If you're in the market for a new washing machine, all new models must carry a label that shows their energy rating. The rating is written as a series of stars as well as a number that tells you the overall kilowatt hours (kWh/per year) it uses to run. Some manufacturers separate the kWh into warm and cold washes, though they're only required to give you the warm-wash figure. To calculate the annual running costs of your machine, multiply your electricity rate (for example, 26c) by the washer's kWh (for example, 600kWh). Using these figures, the machine's running cost is $156 for the year.

The stars are a quick take on energy ratings – the more stars, the more energy-efficient the machine. However, you can only compare star ratings between machines of the same capacity. A bigger machine may well have more stars than a smaller one (because there are energy savings inherent in a larger load), but it's likely to use more power overall in a year.

Saving energy

- **Wash in cold water**. Our tests reveal there's little difference in wash performance between washing in warm or cold water, especially if you're washing colours. If you use a hot or warm wash, choose a cold rinse as it uses less energy. But if you wash in cold water, you'll need to do a hot wash every so often to clean your machine.
- **Always try to wash a full load**. It can take as much energy and water to wash a half load as it does a full one, unless the machine has special sensors or half-load setting options.
- **Presoak or pre-treat heavily soiled items** so you don't have to wash them twice.
- **Unplug your machine when it's not in use**. Some machines have a standby mode, which means they're still using energy even when not in use.

Nutshell

- We test 10 new washing machines, none of which are recommended.
- There are plenty of ways to reduce your energy and water costs.

- **If your machine has energy-saving features, use them**. These might include a fast wash program for lightly soiled clothes or water-saving programs that also save energy.

Saving water

- **Check the water efficiency scores** and water usage for machines in our tests.
- **Front-loading washers use less water** than top-loaders.
- **Automatic load-sensing or reduced-load functions** can help save water.
- **Washing machines and dishwashers must carry a water efficiency label**, which is a guide to how efficiently different models use water.
- **Make sure you use a garden-safe laundry detergent** if you use a greywater system to recycle water for use in your garden. See our powder and liquid detergent test story (*CHOICE*, Jun 14) for your best options.

WHAT TO BUY

CHOICE recommends front-loaders that score at least 80% overall and 80% for dirt removal. For those who prefer top-loaders, we recommend those that score at least 70% overall and 70% for dirt removal. We don't recommend any machines with less than 55% in any score. There are other performers in the table that are good options. For a full profile of other current machines from our table, see **choice.com.au/washers**

PREVIOUSLY RECOMMENDED

FRONT-LOADER

82% LG WD14024D6 (8KG) (Sept 13)	$1149
81% LG WD12021D6 (7KG) (Sept 13)	$849
81% LG WD14130D6 (8.5KG) (Dec 13/Jan 14)	$1409
80% Bosch WAP24160AU (7KG) (Sept 13)	$1129

TOP-LOADER

74% Fisher & Paykel WL1068P1 (10.0KG) (Jun 13)	$1349
73% Midea MB45 (4.5KG) (Jun 13)	$329

(Month and year in brackets refers to the *CHOICE* issue in which washer was first profiled)

IMAGES: SHUTTERSTOCK

What to look for

Woollens cycle (machine/handwashable) programs relate to the instructions on the garment itself, advising whether it's machine washable or for handwash only. Washers with a tick for handwash say this program is gentle enough for handwash-only items.

Out-of-balance correction automatically detects and redistributes an out-of-balance load, either by spinning slowly before the full spin cycle or taking in more water (which is what most top-loaders do). If you're concerned about high water usage, opt for a machine without this feature or buy a front-loader, which is less likely to go out of balance than a top-loader.

Selectable spin speed allows you to change the spin speed on some programs. A higher spin speed will result in drier clothes (good when using a dryer), while a lower speed is for delicates or fabrics that crease easily.

Auto-sensing water level optimises water, energy and time by automatically adjusting the water level according to the load and/or fabric type. Some machines also adjust the washing action.

Extra rinse can be useful for people sensitive to detergents, because it adds an extra rinse stage to the washing program.

Tap connection If you only have a cold water tap in your laundry, choosing a front-loader means you can still wash in warm or hot water when needed, as the machine will heat the water. If you want to take advantage of less expensive hot water systems, such as solar, look for a machine connected to hot and cold water. Be aware, however, that most front-loaders with a hot and cold connection only draw hot water when the wash temperature is set to 60°C.

Favourite program lets you program your preferred wash option for future use at the touch of a button.

		COSTS		PERFORMANCE										BRAND		FEATURES				
		Price ($)	Running costs ($/10 years)	Overall score (%)	Dirt removal score (%)	Rinse performance score (%)	Gentleness score (%)	Water efficiency score (%)	Spin efficiency score (%)	Water used (L, normal cycle)	Cycle time (min, normal wash)	Noise (dB)	Brand reliability (%)	Brand loyalty (%)	Woollens cycle (machine / handwashable)	Out-of-balance correction	Selectable spin speed	Auto-sensing water level	Extra rinse
FRONT-LOADERS	**LG** WD14024D6	1149	626	82	80	89	73	87	81	44	121	62	84	89	✓/–	✓	✓	✓	✓
	LG WD12021D6	849	795	81	82	96	65	76	77	64	131	57	84	89	✓/–	✓	✓	✓	
	LG WD14130D6	1409	632	81	80	86	70	87	80	43	125	55	84	89	✓/–	✓	✓	✓	✓
	Miele W5873	2599	524	81	79	89	73	84	77	49	84	58	92	96	✓/✓	✓	✓	✓	
	Bosch WAP24160AU	1129	815	80	82	98	69	71	70	73	139	61	91	96	✓/✓	✓	✓	✓	✓
	Electrolux EWF12832	1059	539	80	79	86	72	87	72	44	107	64	86	88	✓/–	✓	✓	✓	✓
	Electrolux EWF14742	1029	543	80	79	83	70	87	78	44	110	65	86	88	✓/✓	✓	✓	✓	✓
	Fisher & Paykel WH7560J1	1059	575	80	79	94	70	81	70	54	126	60	84	89	–/–	✓	✓	✓	✓
	LG WD14070SD6	2029	673	80	79	92	68	78	77	59	109	56	84	89	✓/–	✓	✓	✓	✓
	Asko W6884	1899	932	79	80	98	67	60	80	92	137	65	85	91	✓/✓	✓	✓	✓	✓
	Fisher & Paykel WH8560J1	999	679	79	79	96	67	76	70	64	127	57	84	89	–/–	✓	✓	✓	✓
	Hoover VHD8144D	799	556	79	77	87	71	85	74	47	68	69	na	91	✓/–	✓	✓	✓	
	Miele W1913	1799	492	79	76	88	72	85	72	48	81	64	92	96	✓/✓	✓	✓	✓	✓
	Miele W5741	2099	433	79	79	80	72	89	73	39	83	61	92	96	✓/✓	✓	✓	✓	✓
	Panasonic NA-148VG3	1149	438	79	80	85	72	87	60	44	73	64	na	na	✓/✓	✓	✓	✓	✓
	• **LG** WD14022D6	949	684	78	78	92	62	79	77	59	114	62	84	89	✓/–		✓	✓	
	AEG L77480FL	1499	519	77	72	86	72	84	77	48	71	62	na	na	✓/✓		✓	✓	✓
	Beko WMB81641LC	1029	619	77	77	87	68	77	69	62	87	62	na	na	✓/–	✓	✓	✓	
	• **Bosch** WAY32540AU	2349	431	77	78	71	70	90	73	38	114	59	91	96	✓/✓	✓	✓	✓	✓
	• **Hoover** DYN9166P	1399	453	76	73	79	72	87	74	43	66	66	na	na	✓/–	✓	✓	✓	
	• **Simpson** SWF85562	759	790	76	77	92	69	82	59	52	115	63	83	84	–/–	✓	✓	✓	
	• **Ariston** AQ9L29 U.I	1499	832	75	83	88	59	79	35	57	275	63	na	na	✓/✓	✓	✓	✓	✓
	• **Haier** HWM80-1403D	729	405	73	72	62	70	94	73	31	110	63	na	na	✓/–	✓	✓	✓	✓
TOP-LOADERS	**Fisher & Paykel** WL1068PI	1349	846	74	73	95	64	57	73	98	52	58	84	89	–/–	✓	✓	✓	
	LG WT-R10856	1599	932	73	80	95	46	55	66	102	83	56	84	89	✓/–	✓	✓	✓	✓
	Midea MB45	329	731	73	77	88	59	66	55	82	59	57	na	na	–/–	✓		✓	
	Haier HWMP55-918	429	755	71	79	89	42	70	50	73	99	62	na	na	✓/–	✓		✓	✓
	Haier HWMP65-918	549	808	70	75	79	51	69	58	75	103	58	na	na	✓/–	✓		✓	✓
	Fisher & Paykel WL80T65CW2	1189	891	69	66	96	53	53	75	105	60	57	84	89	✓/–	✓	✓	✓	
	Fisher & Paykel WA80T65FW1	1029	1217	68	67	98	67	27	72	152	49	63	84	89	✓/–	✓	✓	✓	
	LG WT-H550	749	995	68	68	96	71	40	53	127	68	55	84	89	–/–	✓		✓	✓
	• **Haier** HWMP95TL	899	1211	67	73	94	49	41	56	126	86	53	na	na	–/–				
	• **LG** WT-H6506	849	1085	66	70	97	52	38	52	132	74	57	84	89	✓/–	✓		✓	✓
	• **LG** WT-H7506	949	985	66	69	95	50	46	54	117	71	56	84	89	✓/–	✓		✓	✓
	• **Fisher & Paykel** MW60	699	1092	64	60	96	56	35	68	136	41	65	84	89	✓/–	✓	✓		

		SPECIFICATIONS		
Tap connection	Coldest wash temperature for normal wash (°C)*	Capacity (kg)	Claimed dimensions (cm, H x W x D)	Contact
H & C	Cold	8	85 x 60 x 64	lg.com.au
H & C	Cold	7	85 x 60 x 55	lg.com.au
H & C	Cold	8.5	85 x 60 x 64	lg.com.au
H & C	Cold	8	85 x 60 x 62	miele.com.au
C only	Cold	7	85 x 60 x 60	bosch-home.com.au
C only	Cold	8	85 x 60 x 67	electrolux.com.au
C only	Cold	7	85 x 60 x 59	electrolux.com.au
H & C	Cold	7.5	85 x 60 x 59	fp.com.au
H & C	Cold	10	85 x 60 x 64	lg.com.au
H & C	Cold	7	85 x 60 x 59	asko.com.au
H & C	Cold	8.5	85 x 60 x 65	fp.com.au
C only	Cold	7	85 x 60 x 52	andico.com.au
C only	Cold	7	85 x 60 x 66	miele.com.au
C only	Cold	7.5	85 x 60 x 62	miele.com.au
C only	Cold	8	85 x 60 x 63	panasonic.com.au
H & C	Cold	7.5	85 x 60 x 55	lg.com.au
C only	Cold	8	85 x 61 x 64	aegaustralia.com.au
C only	Cold	8	84 x 60 x 59	beko.com.au
C only	Cold	8	85 x 60 x 59	bosch-home.com.au
C only	Cold	8	85 x 60 x 60	andico.com.au
C only	Cold	5.5	85 x 60 x 56	simpson.com.au
C only	Cold	8.5	85 x 60 x 65	aristonbrand.com
C only	Cold	8	85 x 60 x 60	haier.com.au
H & C	Cold	10	106 x 69 x 70	fp.com.au
H & C	Cold	10	116 x 69 x 76	lg.com.au
H & C	Cold	4.5	92 x 53 x 54	mideabrand.com
H & C	Cold	5.5	90 x 53 x 52	haierlife.com.au
H & C	Cold	6.5	96 x 56 x 55	haierlife.com.au
H & C	Cold	8	102 x 65 x 65	fp.com.au
H & C	Cold	8	102 x 65 x 65	fp.com.au
H & C	Cold	5.5	94 x 54 x 54	lg.com.au
H & C	Cold	9.5	111 x 69 x 69	haier.com.au
H & C	Cold	6.5	100 x 59 x 61	lg.com.au
H & C	Cold	7.5	100 x 59 x 61	lg.com.au
H & C	Cold	6	102 x 56 x 56	fp.com.au

USING THE TABLE
Price Recommended or average retail, as of June 2014. **Scores** The overall score is made up of dirt removal (40%), rinse performance (20%), gentleness (15%), water efficiency (15%) and spin efficiency (10%). **Dirt removal** More accurate than the human eye, a spectrophotometer is used to measure this – differences of about six per cent are visible. **Features** See What to Look For, page 45. **Tap connection** Some machines need both hot and cold water to operate. Others connect to cold water only and may need a special connector or sealing cap for the hot water inlet. A machine with a heater can be particularly useful if you connect to cold only, as it still gives you the option of a warm or hot wash. But a dual-connection front-loader connected to solar hot water can be more efficient when doing warm or hot washes. **Dimensions** are for the smallest box that fits around the machine, as stated by the manufacturer. **Running costs** This is an estimate of how much it will cost for water and electricity over 10 years if you wash the equivalent of one load every day using a normal cycle, based on 26c/kWh of electricity and $2 per 1000L for water. Some machines still draw power when the machine is connected to a power source but not in use, so switch off the machine at the power point when not in use. The running costs don't include detergent, which is the largest ongoing cost of running a washing machine. **Brand reliability and loyalty** Where we have statistics, these are taken straight from our brand reliability survey (*CHOICE*, Apr 14), but do not add to the overall score. These scores refer to the brand only, not that particular model. Differences of three per cent or more between brands are significant. **TABLE NOTES** • Newly tested. * Cold = cold tap water (20°C). **na** Not available.

HOW WE TEST

Our lab testers subject all washing machines to the same round of rigorous tests. First, using a normal cold-water wash cycle, they test each machine to see how it shifts tough stains from specially prepared cloths that have been attached to a standard wash-set of linen.

After the wash cycle has finished, the testers use a special machine (spectrophotometer) to examine every cloth to see how much light is reflected from each stain, which allows them to calculate how much dirt has been removed. This machine is more sensitive than the human eye; differences of six per cent or more in the dirt removal scores are visible.

As well as dirt removal and rinse performance, we score machines on:

- gentleness
- spin efficiency, and
- water efficiency.

Since most Australians wash in cold water, we apply a small penalty in our overall score to models that can't do a proper cold wash (about 20°C) on their "normal" cycle. ■

Nutshell

- Sport in standard definition can really test a TV.
- Pointer-style remote controls may look good, but can be very hard to use.

Olá, grandes TVs!

As new large-screen TVs hit the market, **Chris Ruggles** finds out which ones kick the goals

Hanging out for the World Cup soccer tournament in Brazil? Or have you already started watching it and are wishing you could see it on a bigger, better screen?

We've made some changes to our testing of large TVs to pay a little more attention to how well they handle sport sequences in both standard- (SD) and high-definition (HD) broadcasts. The differences are stark, with the best TV on test, the LG 55LB7500, doing a good job in HD. But like all models in this test, in SD it produces lots of annoying pixelation around edges. The TEAC LES5572F3D and LES6572F3D are almost unwatchable in some sequences.

The bigger the TV, the bigger the pixels on the screen and the more likely you'll be to see them. Get too close and you'll start to see all sorts of ugly things. Sports such as football, can have even the best TVs struggling to define edges. If you're buying a big TV mainly to watch sport, make sure you can sit at least twice as far from the screen as the diagonal size of the TV. (That's three metres or more for a 55-inch/136cm TV).

New TV remote paradigm

If you've been looking for a new TV recently, you may have come across LG and Samsung's new little remote controls. They are the outward sign that things are really changing fast in the TV world.

In the past the remote control was all you needed to tame your TV. This is no longer the case. Some TVs now have something similar to the operating system on a computer, and manufacturers are expecting you to use the remote more like a mouse. There's a cursor that skits around the screen and multiple menus. This may sound like progress, but there is is a downside, particularly if you have coordination problems or are uncomfortable finding your way around onscreen menus.

The LG and Samsung TVs have voice control, but its usefulness is limited to some basic functions. You'll be yearning for a dedicated button when a voice command that the TV understood previously is met with no response, or a string of "please repeat that" requests. This happens regularly in our relatively quiet TV lab, so we can only speculate on the frustration it would cause in most people's living rooms.

In our experience, motion controls rarely work consistently and are likely to have you looking like you've recently taken up an obscure form of Tai Chi.

WHAT TO BUY

76%
LG 55LB7500

Good points
- Excellent Blu-ray disc picture score and viewing angle scores
- Very good HD broadcast picture and energy use
- Good sound quality
- Comes with four pairs of 3D glasses
- Onscreen, browser and DVR controls are easy to use
- The remote control is comfortable, small and keys are well grouped (but see below)

Bad points
- Many functions are via the onscreen menus which could make it very difficult to use for people with certain disabilities
- There are motion artefacts (pixelated halos) around moving players in wide shots when viewing SD sports
- No on/off switch and on-board controls are via a joystick

73%
LG 50LB5820

Good points
- Very good Blu-ray disc picture, energy use and viewing angle scores
- Good sound quality
- Well-designed remote control
- Easy-to-use DVR and EPG (see page 50)

Bad points
- There are motion artefacts around moving players in wide shots when viewing SD sports
- No on/off switch and on-board controls are via a joystick

70%
Samsung U55H6400W

Good points
- Excellent EPG
- Very good Blu-ray disc picture, energy use and smart TV scores
- Good sound quality – gets to around 75% volume before it begins to distort
- Stand can be swivelled
- Comes with two pairs of 3D glasses

Bad points
- Many functions are via the onscreen menus, which could make it very difficult to use for people with certain disabilities
- There are motion artefacts around moving players in wide shots when viewing both HD and SD sports
- No on/off switch and on-board controls are via a joystick

(What to Buy profiles continue on page 50)

WHAT TO BUY
CONTINUED

70%
Sony KDL-60W850B

Good points
- Best sound quality score in this test – gets to around 80% volume before it begins to distort
- Very good EPG
- Comes with two pairs of 3D glasses
- On-board controls are via an easy-to-use rocker and two buttons, but they can be hard to locate initially

Bad points
- There are motion artefacts around moving players in wide shots when viewing both HD and SD sports
- No on/off switch
- Supplied apps cannot be ordered or searched
- No "favourites" key on the remote control

WHAT TO LOOK FOR
- Look for **easy-to-access sockets** that allow you to get to the connections for DVD players, cable TV and other devices, particularly if you plan to mount the TV on a wall. Some have additional inputs, usually on one side.
- Look for a **remote control** that's easy to read, with large, well-spaced buttons and clear labels.
- **On-screen menus** should be easy to read and understand without having to resort to the manual.
- If you're likely to lose the remote control, choose a TV with **easily accessible controls** on the TV itself.
- All models in this test are **wall-mountable**. However, none comes with wall mounts, so you have to buy a separate kit.
- An **electronic program guide (EPG)** helps you find out which programs are to be shown over the next seven days and sometimes even longer. When used in conjunction with the USB recording (DVR) capabilities available on almost half the large-screen TVs tested, an EPG can simplify setting up a future recording.
- Check the **input connections** on the TV match the outputs on the devices you want to hook up to it, such as a DVD player/recorder, cable TV or game console, and that there are enough connections for all the devices you want to attach at the same time.
- **HDMI** (high-definition multimedia interface) is an all-digital connection for both sound and video in one cable.
- **Digital Living Network Alliance** (DLNA) is a standard for networking electronic devices designed to make it easier for you to enjoy downloaded video, photos and music on such products as your TVs, DVRs and Blu-ray/DVD players. Most smart TVs have this feature built in.

USING THE TABLE Prices as paid in April 2014. **Scores** The overall score is made up of broadcast TV (25%), DVD (20%), Blu-ray (15%) sound quality (10%) ease of use (20%), energy (5%) and viewing angle (5%). All in this test are LCD TVs with LED backlighting and semi-gloss screens. *** Dimensions** rounded up to the next centimetre or half-centimetre, with the base attached and all protruding parts included. Power cord and connecting cables excluded. **na** Not applicable.

			PERFORMANCE				
	Screen size (cm)	Price ($)	Overall score (%)	Broadcast picture quality score (%)	DVD/SD picture quality score (%)	Blu-ray picture quality score (%)	Ease of use score (%)
LG 55LB7500	139	2490	76	82	73	90	60
LG 50LB5820	126	1360	73	73	69	80	68
Samsung U55H6400W	140	1700	70	74	61	80	59
Sony KDL-60W850B	152	2660	70	70	62	75	68
LG 60LB5610	151	2100	67	68	65	60	66
TEAC LES5572F3D	140	1449	61	60	60	55	53
Kogan KALED55UHDZA	140	999	58	67	50	55	52
TEAC LES6572F3D	165	2199	51	51	32	55	53

ABOUT THE REST

The **LG 60LB5610** has very good energy use and good sound quality. But there are motion artefacts around moving players in SD sports, and it has only two HDMI ports. The relatively inexpensive **Kogan** is the only Ultra HD model in this test. Its image quality is borderline except for broadcast HD where it's OK, but SD sports suffer from motion artefacts as much as the cheaper LG and Samsung models and it's not much better with HD sports. Its DVR and EPG are very difficult to use. Both the **TEAC**s are very poor for SD and poor for HD sports viewing. Their DVR is difficult to use and the EPG is very limited.

The best of the 2013 models

These are the best large-screen performers from our 2013 tests. Some may still be in stores at bargain prices. The prices are as at Jan 2014:

76% LG 60LA8600	$3439
75% Samsung UA55F8000	$4199
75% Sony KDL50W700A	$1599
74% Panasonic TH-L55ET60A	$1800
74% Sony KDL50R550A	$1599
73% Panasonic TH-L50E6A	$1448
73% Sony KDL55W900A	$2399
72% Sony KD-55X9004A	$3499
71% Panasonic TH-P50ST60A	$1439
71% Samsung UA55F6700	$1996
70% LG 50LA6620	$2199
70% Panasonic TH-L50ET60A	$1899
70% Panasonic TH-L55DT60A	$2145
70% Samsung UA50F6400	$1430
70% Samsung UA55F7100	$3299
70% Samsung PS51F5000	$879 ■

							FEATURES					SPECIFICATIONS							
Sound quality score (%)	Energy score (%)	Viewing angle score (%)	DVR score (%)	EPG score (%)	SmartTV score (%)	3D score (%)	Stand swivel	Bluetooth	Wi-Fi	DLNA	Browser	Screen resolution (pixels)	Weight with stand (kg)	Dimensions (cm, H x W x D)*	Energy stars	Annual energy use (kWh)	HDMI (total / easy access)	Country of manufacture	Contact
70	84	90	78	60	71	70		✓	✓	✓	✓	1920 x 1080	19.6	76.5 x 123 x 24	6	232	3 / 0	S. Korea	lg.com/au
73	81	80	76	70	73	na			✓	✓	✓	1920 x 1080	14.2	71 x 113 x 25.5	6	214	3 / 0	S. Korea	lg.com/au
75	82	70	76	90	80	75	✓		✓	✓	✓	1920 x 1080	18.2	79 x 124.5 x 32	6	253	4 / 2	Malaysia	samsung.com/au
81	78	65	74	80	53	70		✓	✓	✓		1920 x 1080	34.7	84.5 x 137 x 32.5	5.5	354	4 / 1	Malaysia	sony.com.au
76	85	60	na	70	na	na						1920 x 1080	23.5	86 x 137.5 x 27.5	6	261	2 / 0	S. Korea	lg.com/au
65	76	90	40	20	41	55			✓	✓	✓	1920 x 1080	24.0	78.5 x 124.5 x 27.5	5	323	4 / 0	China	teac.com.au
64	75	55	36	20	41	55			✓	✓	✓	3840 x 2160	26.5	76.5 x 122.5 x 31.5	5	339	4 / 1	China	kogan.com/au/
56	82	70	40	20	41	60			✓	✓	✓	1920 x 1080	38.5	90 x 145.5 x 33.5	6	341	4 / 0	China	teac.com.au

Nutshell

- We put eight new electric blankets priced from $50 to $190 to the test.
- They're all safe, but some are much easier to use than others.

A current affair

When the temperature drops, it's great to hop into a warm bed. **Rebecca Ciaramidaro** checks out eight new electric blankets in time for the winter chill

Climbing into a warm bed on a cold winter's night is a great treat for many. And if you don't already have one, you may find yourself rushing out to buy an electric blanket in time for the oncoming chill.

We put eight electric blankets through their paces, checking the controls, ease of cleaning and drying and ease of putting the blanket on and taking it off the bed. There is an Australian standard for electric blankets, so look out for this certification when shopping, otherwise your guiding purchase criteria should be features, ease of use and cost.

To find out how we test electric blankets, log on to **choice.com.au/electricblankets**

Safety first

Winter is a risky time for house fires. Most occur in the kitchen, but an electric blanket can also cause a blaze if used incorrectly. Our durability testing simulates years of normal use with 2000 turns on our testing rig. We check there are no visible breakages or wires protruding through the fabric.

Over our years of testing, we've had no concerns with electrical safety and durability, and in this test we spot-checked four blankets and found them to be safe. However, the ACCC does sometimes issue recalls. Blankets currently on their recall list include some models of the Aldi Lumina, Abode and Living Essentials (Big W), Sunbeam Heritage and Regency, Homemaker (Kmart) and Linda electric blankets. The recalls are related to the cord between the controller and blanket that may become worn-out, resulting in short circuiting or overheating.

This durability aspect is something we don't currently test, but are looking to include in future testing. Visit productsafety.gov.au/wintersafe or recalls.gov.au for more details.

89%
Sunbeam
Kingsley Fitted Electric Blanket BL435K

	Price ($)
Onkaparinga Klikk Traditional CEBKLIF	100
• **Sunbeam** Kingsley Fitted Electric Blanket BL435K	79
• **Target** Fitted Electric Blanket BA5151T	69
• **Breville** Fitted Electric Blanket BZB510MY	190
• **Kambrook** Snugasabug Fitted Electric Blanket KEB433	90
Onkaparinga Klikk Quilted CEBKLIG	230
• **Sunbeam** Dreamland Fitted Electric Blanket BL5751D	169
• **Heller** Queen Fitted Electric Blanket EBQF	69
Kambrook Snugasabug KEB533	130
• **Sunbeam** Sleep Perfect Electric Blanket BL5151	149
Kambrook Snugasabug KEB332	70
• **Goldair** Queen Flat Electric Blanket GST-Q	50

WHAT TO BUY

We recommend all the tested electric blankets. Apart from the Goldair, they're all very easy to put on a bed. The **Goldair** is the only newly tested tie-down model, and tends to move around a bit and bunch up. The controls on all models are easy to understand, and while they all have indicator lights and a range of heating levels, the Goldair and **Heller** don't indicate the level chosen. The **Breville** has a long cord so you may need to pull it up when lying in bed to reach the controller. Under our test conditions they all take a maximum of 12 minutes to preheat, so you won't have to wait long before jumping into a warm bed. The Breville, **Kambrook**, **Sunbeam Dreamland** and **Sleep Perfect** can be machine washed and dried in a dryer. The **Sunbeam Kingsley** and **Target** blankets are machine washable, but need to be line dried. All except the Goldair have removable controllers.

89%
Target
Fitted Electric Blanket BA5151T

86%
Breville
Fitted Electric Blanket BZB510MY

86%
Kambrook
Snugasabug Fitted Electric Blanket KEB433

IMAGE: SHUTTERSTOCK

(What to Buys continue on page 54)

PERFORMANCE			FEATURES						SPECIFICATIONS							
Ease of use score (%)	Temperature at all-night use (lowest) level (°C)	Maximum temperature achieved (°C)	Auto-off	Temperature level light display	Controller removable	Raised markings on controls	Extra-warm foot zone	Machine washable	Material	Number of heating levels	Timer setting (h)	Fitting method	Dimensions – measured (cm, W x L)	Weight (kg)	Warranty (years)	Contact
89	29	38	✓	✓	✓	✓		✓	Polyester	3		Fitted	152 x 196	1.6	3	klikk.com.au
89	26.5	35		✓	✓	✓	✓	✓	Polyester	3		Fitted	144 x 185	1.9	2	sunbeam.com.au
89	28	37		✓	✓	✓		✓	Polyester	3		Fitted	152 x 204	2.0	ns	target.com.au
86	25	36	✓	✓	✓		(A)	✓	Polyester	9	(B)	Fitted	153 x 195	2.2	3	myer.com.au
86	26	36		✓	✓		✓	✓	ns	6		Fitted	139 x 189	1.9	3	kambrook.com.au
86	27	38	✓	✓	✓	✓	✓	✓	Cotton / polyester	3		Fitted	140 x 199	2.3	3	klikk.com.au
86	25	37	✓	✓	✓		✓	✓	Polyester	9	3, 6, 12	Fitted	155 x 197	2.0	3	sunbeam.com.au
84	28.5	38			✓	✓			Polyester	3		Fitted	151 x 202	1.5	1	gafcontrol.com.au
83	27	40		✓	✓		✓	✓	Polyester	6		Fitted	141 x 189	1.8	3	kambrook.com.au
83	30	50	✓	✓	✓		✓	✓	Polyester	9	1.15, 12	Fitted	154 x 196	2.3	3	sunbeam.com.au
77	29	39			✓	✓	✓	✓	Polyester	3		Tie-down	144 x 149	1.2	3	kambrook.com.au
71	30.5	39							ns	3		Tie-down	154 x 154	1.8	2	harveynorman.com.au

USING THE TABLE Price Recommended retail, as of May 2014. **Scores** The blankets are ranked based on their ease of use score. All blankets on test have an on/off status light.
TABLE NOTES
• Newly tested. **ns** Not stated. **(A)** Allows foot zone to have a different heat setting. **(B)** 12 hours in manual mode; variable in auto mode.

WHAT TO BUY (CONT'D)

86%
Sunbeam
Dreamland Fitted Electric Blanket BL5751D

84%
Heller
Queen Fitted Electric Blanket EBQF

83%
Sunbeam
Sleep Perfect Electric Blanket BL5151

71%
Goldair
Queen Flat Electric Blanket GST-Q

SLEEP SAFE

- Check for damaged or frayed cords when you take your blanket out of storage.
- Secure it on the bed and switch it on for five minutes – then inspect and feel the wires, ensuring they're operating correctly and undamaged.
- Follow the manufacturer's instructions for use and care.
- Turn the power off and remove the plug when not in use.
- Make sure your blanket isn't wider than the mattress.
- Don't leave your electric blanket switched on all night – switch it off when you get into bed.
- Don't switch the blanket on while it's folded or if there's something else on the bed (e.g. books, clothing, folded blankets, pillows or a pet – any of these can lead to localised overheating).
- Keep the electric cord and switch outside the bed and make sure the switches are at the pillow end.
- Be careful with pointed or sharp objects that could damage the heating element.

What to look for

Overheat protection stops the blanket from heating beyond certain temperatures.
Material thickness The blanket should be thick enough so you can't feel the heating elements.
Washable Does the blanket have removable controls? Can it be washed in a washing machine, or will you have to wash it by hand? Can it be dried in a clothes dryer?
Fitting Look for the fitted sheet type – they're easier to put on and take off and keep the blanket flat and taut on the mattress. Tie-down electric blankets can be a pain to put on.
Zones Some blankets have an extra-warm foot zone to make sure your feet are toasty warm when you get into bed. These blankets tend to have more electric wiring running through these areas to give more heat coverage.
Mattress protector Look for a fleecy or quilted blanket if you don't have a mattress protector for the blanket to lie under. These can be more comfortable to lie on rather than lying directly over the blanket without a protector.
Controls Most blankets have at least three settings (min, med and max). Some have more complex heating levels, timed durations and illuminated LCD screens for seeing in a dark room. At the inexpensive end of the market, look for controls with raised markings so you can tell what setting you want in the dark.
Dual controls allows independent control of the temperature on your side of the bed.
Programmable settings allow you to preset a maximum heat setting at a set time – say 10 minutes before your usual bed time. ■

Feeling the pressure

Matthew Steen answers the important questions about pressure cookers

If there's one thing many of us never have enough of, it's time. Pressure cookers are like the time machines of the kitchen, speeding up meal preparation by heating food fast under – well, pressure.

Just how fast is fast?

Pretty damn fast! For example, lamb shanks can cook in a pressure cooker in only 45 minutes, compared with more than seven hours in a slow cooker and one-and-a-half hours on a cooktop! How's that for the last-minute chef?

Is it healthier? Cheaper?

Only a small amount of water is needed to fill a pressure cooker with steam, so the health benefit is that the food retains vitamins and minerals that would otherwise be dissolved in the water. And the financial benefit is that pressure cookers work well with relatively inexpensive cuts of meat, such as stewing beef, shank or blade – they soften right up.

What if it explodes?

Mention pressure cookers and the most common concern you'll hear is that they blow up. After many tests we can tell you you're going to have to work really hard to make one explode – we've never exploded one. A pressure cooker is simply a pot with a lockable lid, meaning heat and pressure build up in the pot, creating higher temperatures than you'd get from an oven or slow-cooker.

What should I look for?

Steam-release valve You can turn this to release steam, which means you don't have to carry the pressure cooker to the sink or allow extra cool-down time at the end of cooking.

Locking mechanism Having more than one of these is safer. Look for a lid that locks in place as well as twists onto the top of the cooker.

A pressure indicator shows when it's safe to open the pressure cooker. This can be displayed via a level that visually raises and lowers, or a change of colour to signify pressure.

Pressure settings Different pressure settings allow you to adjust the amount of time it takes to cook different dishes. The higher the rated pressure, the quicker the cooking time. We found pressure cookers rate from 41kPa (6PSI) to more than 130kPa (18.9PSI).

Size makes a difference – the popular six-litre pressure cooker won't fit a whole chicken or large meat joint, but models with a capacity of 12 litres can accommodate that sort of cooking.

Cost From $70 to more than $500. ■

THE PROS & CONS OF PRESSURE COOKERS

Pros

- Uses less energy than saucepans.
- Shorter cooking times.
- Fewer nutrients lost through dissolving in water.
- Less heat and fewer smells in the kitchen.
- Can be used as a regular pot without a lid.

Cons

- Can't be left unattended.
- Takes a while to get the hang of.
- You need to let pressure go down before taking the lid off (although some have a steam release so you can skip this step). Always use a tea towel to keep your hands safe.

IMAGE: SHUTTERSTOCK

Using your pressure cooker

- Regularly check the **pressure valve** to make sure it's free of food residue before and after each use.
- Regularly remove and clean the **silicone rubber seal**. Soak the seal in bi-carb soda and water to eliminate odours.
- **Leave the lid upturned for storage**, otherwise the gasket will deform and shorten its life.
- **Practise** Getting the cooking times right takes trial and error, even with the supplied recipe books and guidelines.
- Use a tea towel to open the **pressure release** valve.
- **Don't overfill** the pressure cooker. They usually come with a maximum fill line for liquid – only a small amount of water is needed to fill the pressure cooker with steam, thereby retaining vitamins and minerals.
- **Only fill to half** when cooking with lentils, legumes and pulses or foods that froth up.

Go or whoa?

A multi-cooker can perform under pressure for that last-minute meal, or go long and slow for that preplanned hearty dinner, says **Martha Psiroukis**

The slow cooker is designed to suit the more organised masterchef. So if you're willing to spend a little effort in the morning to prepare a meal, you can have it ready when you get home at night.

A pressure cooker is best for those who prefer to think about dinner when it's dinner time, but need it done on the double (see page 55). It uses a small amount of liquid with a sealed lid that retains steam and builds pressure to cook your meal faster than most other cooking methods.

But many of us fit into both categories, so to get the best of both worlds (plus more), a multi-cooker could be the answer. Unfortunately, your model choice is somewhat limited. We can only recommend one of the four models tested, even though all four received good to very good scores overall. This is because the Sunbeam, Ronson, and Cuisinart's non-stick surfaces were scratched after cooking lamb shanks only twice. It would seem their non-stick surfaces are not as robust as the Breville's.

	COSTS	
	Price ($)	Running cost/year slow cooking (low/high) ($)
Sunbeam PE6100 Aviva Pressure Cooker	189	20 / 12
Breville The Fast Slow Cooker BPR200	199	22 / 13
Ronson RPR800	149	19 / 19 (A)
Cuisinart CPC-610A Pressure Cooker Plus	170	25 / 19

USING THE TABLE Price is what we paid in May 2014. **Scores** The overall them twice on the pressure cooking setting. **Slow cooking (low/high) running** 26c/kWh. All multi-cookers on test have a default cooking time. **TABLE NOTES**

WHAT TO BUY

82%

Breville The Fast Slow Cooker BPR200

GOOD TO KNOW

Don't expect to take one of these out of the box and get perfect cooking results straight off the bat. It will take a bit of trial and error to perfect them – particularly using the pressure cooker functions.

Good points

- Excellent pressure cooking performance
- Very good slow cooking performance (extra cooking time will give a better result)
- Very good for cooking rice, sautéing and searing
- Very comprehensive instructions, recipes included
- Easy to use – cooking lid is a little heavy, but has a large comfortable handle to grip
- Removable cord
- Large capacity

Bad points

- You need to be careful when removing lid as the pressure indicator releases steam, which can burn your hand
- Need a reasonable amount of storage space
- Its exterior is brushed stainless steel so requires extra effort to clean
- Food spills can become trapped around the edge of the unit where the lid locks, making it fiddly to clean. Lid is also difficult to clean
- There are no handles to remove the cooking bowl, which can be tricky when it's hot

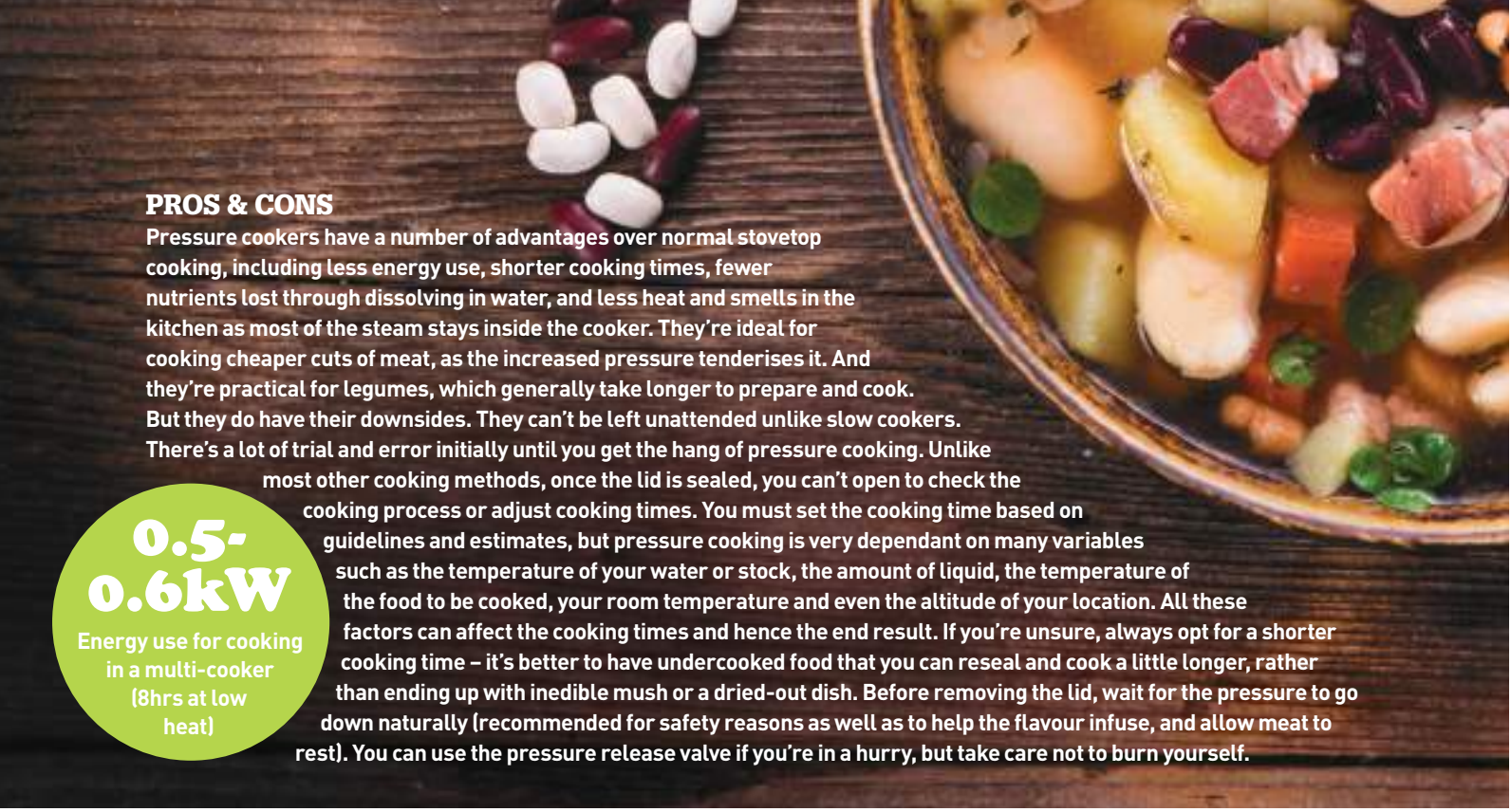
WORTH CONSIDERING

We've previously tested the **TefalCook4Me Intelligent multi-cooker, Sunbeam VersaCook**, and **Black and Stone Multi-Purpose Cooker**. They're not directly comparable to the multi-cookers tested for this report as they don't have pressure or slow cooking functions. However, they have other features that may make them worth considering.

IMAGE: SHUTTERSTOCK

	PERFORMANCE								FEATURES					SPECIFICATIONS			
Running cost/year with pressure ($)	Overall score (%)	Pressure cooking – lamb shanks (%)	Pressure cooking – chilli beef (%)	Pressure cooking – brown rice (%)	Slow cooking – lamb shanks (low) (%)	Slow cooking – chilli beef (high) (%)	Ease of use score (%)	Non-stick surface after pressure cooking	Saute, sear or browning	Slow cook (low/high)	Pressure cook (low / medium / high)	Steaming	Warming	Dimensions (cm, H x W x D)	Weight (kg)	Claimed capacity (L)	Contact
12	83	90	90	90	90	70	79	Scratched	✓	✓/✓	✓/-/✓	✓		33 x 34 x 29	5.1	6	sunbeam.com.au
11	82	90	90	80	90	70	80	Not scratched	✓	✓/✓	✓/✓/✓	✓	✓	32 x 34 x 29	5.3	6	breville.com.au
12	81	90	90	90	80	70	78	Scratched	✓	✓/-	✓/-/✓(B)		✓	34 x 35 x 29	5.0	6	ronson.com.au
9	78	70	80	70	90	70	80	Scratched	✓	✓/✓	✓/-/✓	✓	✓	33 x 33 x 29	5.7	6	cuisinart.com.au

score is made up of cooking performance (60%, all cooking scores equally weighted) and ease of use (40%). **Non-stick surface** this is the condition of the non-stick surface of the inner bowl after cooking lamb shanks in **cost** This is the annual cost to cook a meal on low and high slow cooking functions, three days a week at 26c/kWh. **Pressure cooking running cost** This is the annual cost to pressure cook a meal, three days a week at **(A)** Only has one setting. **(B)** Pressure cook settings include: white rice, brown rice, soup, curry, and pot roast.



PROS & CONS

Pressure cookers have a number of advantages over normal stovetop cooking, including less energy use, shorter cooking times, fewer nutrients lost through dissolving in water, and less heat and smells in the kitchen as most of the steam stays inside the cooker. They're ideal for cooking cheaper cuts of meat, as the increased pressure tenderises it. And they're practical for legumes, which generally take longer to prepare and cook. But they do have their downsides. They can't be left unattended unlike slow cookers. There's a lot of trial and error initially until you get the hang of pressure cooking. Unlike most other cooking methods, once the lid is sealed, you can't open to check the cooking process or adjust cooking times. You must set the cooking time based on guidelines and estimates, but pressure cooking is very dependant on many variables such as the temperature of your water or stock, the amount of liquid, the temperature of the food to be cooked, your room temperature and even the altitude of your location. All these factors can affect the cooking times and hence the end result. If you're unsure, always opt for a shorter cooking time – it's better to have undercooked food that you can reseal and cook a little longer, rather than ending up with inedible mush or a dried-out dish. Before removing the lid, wait for the pressure to go down naturally (recommended for safety reasons as well as to help the flavour infuse, and allow meat to rest). You can use the pressure release valve if you're in a hurry, but take care not to burn yourself.

0.5-0.6kW

Energy use for cooking in a multi-cooker (8hrs at low heat)

WHAT TO LOOK FOR

- A **steam release** valve to manually turn to release steam.
- More than one **locking mechanism**, such as a locking lid, is safer than only one that simply twists onto the top of the cooker.
- Different **pressure settings** allow you to adjust the amount of time it takes to cook different dishes. The higher the pressure, the quicker the cooking time. But the longer the cooking time the better the flavour.
- **Preprogramed cooking** times makes for simpler use – all models have this feature for slow cooking. The Sunbeam and Ronson have pre-programed settings for food types, for example, pot roast, curry, rice, etc. See the table on page 56 for details.
- **Exterior** There should be few or no cracks or crevices for food to get trapped. Stainless steel exteriors are generally more time consuming to clean.
- **Controls** Look for bright indicator lights and a control switch that's easy to access and is clearly labelled.
- **Cleaning** Each part should be easy to disassemble and clean, then reassemble. All pressure cooking lids need extra effort to clean to ensure optimal and safe use.
- **A timer** is handy as it counts down the time on your cooker and then alerts you when cooking is finished.
- An **automatic setting** is useful as it starts the process on high to bring the food up to temperature and then switches to low temperature for the remaining cooking time.
- A **steaming** and **warming feature** adds to the versatility of the multi-cooker. See the table for which models have this feature.

HOW WE TEST

Cooking performance Fiona Mair, home economist from CHOICE's test kitchen, assesses each appliance by cooking chilli shredded beef and lamb shanks on both the slow and pressure cooker setting.

- For the chilli shredded beef test (with dried beans), she looks for a rich, full-flavoured sauce, tender beans, and meat that falls apart.
- The lamb shanks test assesses how well each product can cook melt in your mouth meat that falls off the bone, with good flavour development.
- She also cooks brown rice in the pressure cookers, to see how well they maintain the desired level of heat at a lower temperature for the duration of cooking.

Ease of use Fiona assesses how easy the cookers are to assemble, store and clean. She also considers the external temperature of the cooker surface, handles and controls during operation, as well as ease of cleaning (including general cleaning and disassembly of parts for cleaning). ■

Torque it up

Chris Barnes finds the best cordless drills for the toughest DIY jobs

Nutshell

- **CHOICE reviews 12 cordless drills priced from $78 to $249.**
- **Torque (rotational power) is scored in our test, alongside battery life and drilling.**

A cordless drill is a must-have tool for the DIYer or tradesperson. You'll want one with lots of torque for drilling and screwdriving into a range of materials, a battery with plenty of juice, and useful features such as multiple gear and speed settings.

We put 12 cordless drills through a tough set of tests to find out which ones are up to the job. We chose drill/driver models (not hammer/impact drills) with 18V to 24V batteries and 10mm to 13mm chucks (maximum drill bit diameter). These models generally perform well at a good price for the typical DIYer.

Very cheap cordless drills have proven to be weak performers in previous tests. Our results this time were generally similar. But we did find one of the cheapest models topped the table (page 70), proving there are bargains out there.

USING A DRILL

Safety Check for wiring and pipes before drilling into a wall. Also wear safety glasses and hearing protection.
Screwdriving Start with a low torque setting and increase it until you get the desired result (the clutch should slip just when the screw is fully sunk).
Timber can usually be drilled at high speed unless using a particularly wide bit, say 13mm or more, or if the timber is especially hard. Don't force the drill; use moderate pressure to let it work at its own rate, and ease off as the bit is about to break through.
Masonry (brick, concrete, etc) Use a bit rated for masonry, in a hammer/impact drill. Put a piece of tape over the spot to be drilled to help prevent plaster coming away around the hole. Use a slow speed and don't apply too much pressure; try starting with the drill set to non-hammer mode and switch to hammer when the going gets too hard. Withdraw the bit occasionally to remove brick dust.
Steel Set the drill to a slow speed (low gear). A little oil on the spot to be drilled helps lubricate and cool the bit. Clamping a piece of timber under the steel helps you achieve a clean exit hole and protects your workbench.

IMAGE: SHUTTERSTOCK

What to buy

These offer the best combination of battery life, torque and drilling performance, and all are easy to use – any one of them will be a good all-rounder for home use. The Taurus stands out as a top performer at a great price but, like many Aldi products, was a special sale item when we bought it and may not be on sale again in the future. The Ryobi is a good option as it comes with two different batteries; its 4.0Ah battery won't give better torque or drilling performance but should run about 2.5 times longer than the 1.5Ah battery – handy for jobs where there's a great deal of drilling to do.

ABOUT THE REST

The Bosch, Dewalt and Worx are good overall, but are let down by their torque, battery life and drilling respectively. The rest are OK but are mediocre in one or more performance areas; the 909 has particularly poor torque.

85%
Taurus Titanium 44624

Good points
- Best all-round performance of those tested
- Very good battery life
- Excellent torque
- Very good drilling performance
- Light comes on when pulling the trigger

Bad points
- Comes with one battery only
- Feels heavy

81%
Hitachi DS18DSFL

Good points
- Excellent torque
- Very good drilling performance
- Carry case
- Comes with a spare battery

Bad points
- Only OK battery life
- Feels heavy

		PERFORMANCE						FEATURES					SPECIFICATIONS						
	Price ($)	Overall score (%)	Performance score (%)	Battery life score (%)	Torque test score (%)	Drilling score (%)	Ease of use score (%)	Light	Driver bit storage slots	Carry case	No. of batteries supplied	Belt clip	Battery voltage (V)	Battery capacity (Ah)	Claimed recharge time (min)	Chuck capacity (mm)	Weight (kg)	Gear ranges	Speeds (rpm, max. in each range)
Taurus Titanium 44624 (A)	90	85	91	87	100	86	70	✓	None		1	✓	24	1.5	60	13	1.6	2	400, 1100
Hitachi DS18DSFL	249	81	85	66	100	88	70		None	✓	2	✓	18	1.5	40	13	1.7	2	450, 1250
AEG BS18C LI-202C	249	80	84	62	100	89	72	✓	1	✓	2		18	2	60	13	1.8	2	450, 1650
Makita DDF456SYE	249	80	81	53	100	89	77	✓	None	✓	2	✓	18	1.5	30	13	1.6	2	400, 1500
Ryobi R18DD-LL99S	199	78	81	68 (B)	100	76	70	✓	1	✓	2		18	1.5 & 4.0	60	13	1.7	2	440, 1600
Bosch PSR 18 LI-2	199	74	70	71	54	85	82	✓	None	✓	2		18	1.5	60	10	1.3	2	400, 1340
Dewalt DCD771C2-XE	199	74	77	51	90	90	67	✓	None	✓	2		18	1.3	60	13	1.6	2	450, 1500
Worx WX166.1	189	73	69	70	74	63	83	✓	None	✓	2		20	1.3	30	10	1.3	2	400, 1500
Black & Decker Matrix BDCDMT180-XE	179	69	66	72	54	71	77		1		2		18	1.5	40	10	1.5	1	800
Ozito LCD-5000	99	67	69	58	92	58	63	✓	1	✓	2		18	1.3	180-300	10	1.5	2	350, 1200
Wesco WS218CDL	78	66	64	90	52	50	70	✓	2		2		18	1.3	180-300	10	1.3	1	550
909 Diciotto CD181	99	61	58	59	40	75	67		1	✓	1		18	1.3	45	13	1.7	2	400, 1350

80%
AEG BS18C LI-202C

Good points
- Excellent torque
- Very good drilling performance
- Light comes on when pulling the trigger; also a separate switch for "light-on" only
- One driver bit storage
- Carry case
- Comes with a spare battery

Bad points
- Only OK battery life
- Feels very heavy

80%
Makita DDF456SYE

Good points
- Excellent torque
- Very good drilling performance
- Light comes on when pulling the trigger
- Carry case
- Comes with a spare battery

Bad points
- Borderline battery life

78%
Ryobi R18DD-LL99S

Good points
- Excellent torque
- Good drilling performance
- Light comes on when pulling the trigger
- One driver bit storage
- Carry case
- Comes with spare batteries – 1.5 and 4.0Ah
- Battery capacity indicator lights

Bad points
- Only OK battery life (with 1.5Ah battery)
- Feels heavy

For details of how we test cordless drills, log on to **choice.com.au/cordlessdrills**

No. of torque settings	Warranty (years)	Country of manufacture	Contact
20	3	China	aldi.com.au
22	1	China	hitachi-powertools.com.au
23	6	China	aegpowertools.com.au
17	1	Japan	makita.com.au
24	2	China	ryobi.com.au
12	ns	Hungary	bosch-do-it.com.au
16	3	China	dewalt.com.au
16	3	China	worx.com
10	4	China	blackanddecker.com.au
19	3	China	ozito.com.au
17	1	China	masters.com.au
22	ns	China	masters.com.au

USING THE TABLE Price Recommended or typical retail, as of March 2014. **Scores** The overall score comprises performance (70%) and ease of use (30%). **Performance** is the average of the battery life, torque test and drilling test scores. **TABLE NOTES (A)** Aldi special sale item; may not be on sale again in the future. **(B)** With 1.5Ah battery. **ns** Not stated.

What to look for

Chuck All cordless drills on test have 10mm or 13mm chucks (the part that holds the drill bit). 10mm chucks are enough for most basic drilling/driving tasks, but 13mm naturally allows for larger diameter drill bits. All the models have keyless chucks, so their chucks can be conveniently loosened and tightened by hand.
Reversible direction for removing screws from timber or other material. The rotation button should be reachable with your thumb or forefinger without changing your grip.
Trigger/speed control should be easy to operate and give good variable control from barely rotating to full speed.
Multiple gears Low gear is for slow, powerful drilling, such as with a wide diameter bit, drilling through steel or driving screws. High gear is for fast drilling, such as with small- or medium-diameter bits through timber.
Clutch or torque selector stops you overdriving or snapping a screw; the clutch should slip when the torque on the screw gets too high, thus stopping the drill head from turning. The clutch needs to be set according to the depth and size of the screw, so a wide range of clutch settings is useful.
Controls should be clearly labelled and easy to use.
Work light built into the body of the drill, usually around the collar or in front of the trigger, is handy for lighting up the work surface as you drill.
Comfort and balance Squarish hard plastic handles tend to be uncomfortable.
Battery A second battery is very handy for those times when the drill runs out of power halfway through a job. All the tested models have lithium-ion (Li-ion) batteries.

Double the fun

Dual SIM phones can offer the best of both worlds, but some compromises may be needed, says **Denis Gallagher**

Nutshell

- Dual SIM mobiles provide the ability to choose multiple carriers based on the best value.
- Ones that work on Telstra and Vodafone's 850MHz 3G network are thin on the ground, with only a couple in this test.

A dual SIM phone lets you pick and choose the best mobile plans and deals. They come with two separate SIM slots, so you can make and receive phone calls and text messages from two different numbers as well as two different mobile carriers.

Once only available as a very basic talk-and-text mobile, dual SIM phones have improved markedly since the arrival of the Android operating system, delivering features such as 3G and Wi-Fi connectivity, Bluetooth, GPS and most of the features you'd expect from a good smartphone.

One notable omission is support for 4G networks, which may be an issue for some users, particularly if you download large files or watch streaming video on your phone.

Some mobile carriers may offer unlimited texting but are expensive for calling overseas. Other mobile phone deals may have a great data package and cheap calls after 6pm, but are very expensive for calls made during the day. Depending on how you like to communicate, a dual SIM mobile will let you have the best of all possible deals.

Availability

Unfortunately, very few of these phone are available to buy from the major carriers such as Telstra, Optus or Vodafone, all of which seem reluctant to offer a mobile that allows you to choose another carrier for cheaper calls in certain situations. However, the phones tested are readily available online or from major retailers unlocked and ready to use. Sites such as mobileciti.com.au or mobicity.com.au have a selection of dual SIM mobiles available, as well as local retailers such as Dick Smith and JB Hi-Fi.

All the mobiles tested support the Australian basic GSM bands (900/1800) for SIM 1 and SIM 2, while most support (900/2100MHz) on the 3G band for the main SIM. A couple of models also support the 850MHz 3G band used by Telstra and Vodafone. The 3G network column in the table (see pp 64 and 65) indicates the network bands that are supported.

The dual SIM options for Optus customers or any carrier using Optus' 900MHz 3G band, including Amaysim, Virgin mobile, Yatango and Dodo, are very good. If you want a dual SIM mobile and use Telstra or Vodafone (850MHz 3G band), the only options available from the phones here are the LG Optimus L3 II Dual E425 and Sony Xperia tipo dual ST21a2. Getting the model number correct is crucial when choosing a Sony phone for your network, as there is also a virtually identical Xperia tipo dual model with a ST21i2 code that only supports the 900/2100MHz 3G band.

WHY DUAL SIM?

1 Travelling abroad
Overseas travellers can use their regular SIM as well as a travel SIM either bought at home before leaving or at the overseas destination. Your mobile will receive calls on your Australian number while you use the travel SIM for making local calls at your destination, avoiding expensive global roaming charges in the process. But check to see whether you can receive calls for free when overseas, as some carriers charge you or the caller or both for a call originating from Australia.

2 Separating work & private life
A dual SIM phone can have a SIM with your personal phone number as well as a SIM with your work number in the same mobile. This is a good solution for anyone having to keep track of two mobiles. If you want some peace and quiet, you can simply turn off the work SIM once you leave the office at the end of the day and switch to your personal number.

3 Combining the best deals on offer from different carriers
Families may also want to have a day-to-day SIM installed as well as a pay-as-you-go SIM in the second slot ready to use for infrequent occasions. You could, for example, hand the phone over to one of your children if they were going to the movies or a party so they remain in contact, and you don't have to worry about them running up a huge bill.

WHAT TO BUY

75% HTC Desire 600 Dual SIM

Good points
- Personal hotspot capability
- Very good email score, music, handling and SMS scores
- Excellent touchscreen score

Bad points
- No front-facing camera
- No support for 4G/LTE

75% Samsung Galaxy Grand Duos GT-I9082

Good points
- Personal hotspot capability
- Very good email, music and SMS scores

Bad points
- No support for 4G/LTE

72% Huawei Ascend G700-U10 Dual Sim

Good points
- Personal hotspot capability
- Very good email, SMS, display and durability scores
- Excellent touchscreen score

Bad points
- Reception not as good as top-performing models
- No support for 4G/LTE

(What to Buy profiles continue overleaf)

IMAGES: SHUTTERSTOCK

WHAT TO BUY (CONT'D)

70%
LG Optimus L5 II Dual

Good points
- Personal hotspot capability
- Very good SMS score

Bad points
- No front-facing camera
- Reception not as good as top-performing models
- No support for 4G/LTE

ABOUT THE REST

While the top-performing mobiles offer many of the features and functions you'd expect to find in a smartphone, Telstra or Vodafone customers are still limited to models that support the 850MHz 3G band. If you're looking for a model without the bells and whistles and only want GSM reception, the **Nokia 206 Dual SIM** is a good-value option and delivers reception performance that's as good as most of the models tested. If you also want a camera and better reception, check out the slightly more expensive **Nokia Asha 308** or **210 Dual SIM** models.

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		PERFORMANCE															FEATURES							
	Price ($)	Overall score (%)	Durability score (%)	Reception score (%)	Sound quality score (%)	Handling score (%)	SMS score (%)	Internet score (%)	Email score (%)	Camera score (%)	Music score (%)	Video score (%)	Touchscreen score (%)	GPS score (%)	Synchronisation score (%)	Display score (%)	Wi-Fi (bg and n)	Front-facing camera	HD video capture	HD voice support	Bluetooth 3	AGPS	Vibration feedback	Personal hotspot
HTC Desire 600 Dual SIM	399	75	74	65	73	84	86	82	84	59	80	51	92	50	80	78	✓		✓	✓	✓	✓	✓	✓
Samsung Galaxy Grand Duos GT-I9082	399	75	78	62	71	74	86	82	84	62	85	63	79	64	80	71	✓	✓	✓	✓	✓	✓	✓	✓
Huawei Ascend G700-U10 Dual Sim	299	72	85	40	61	74	86	82	84	48	74	67	92	57	80	80	✓	✓	✓	✓	✓	✓	✓	✓
LG Optimus L5 II Dual	179	70	79	54	72	74	86	76	76	46	75	47	79	50	70	67	✓			✓	✓	✓		✓
Acer Liquid E2 Duo	499	69	78	44	72	67	86	76	84	56	67	53	84	53	70	67	✓	✓	✓	✓	✓	✓	✓	✓
Samsung Galaxy Grand Neo Duos GT-I9060	299	68	75	41	66	82	79	82	84	23	79	63	63	59	80	64	✓	✓	✓	✓	✓	✓		✓
Alcatel One Touch Idol Mini Dual Sim 6012D	199	66	82	64	70	57	79	76	76	33	66	28	68	48	70	68	✓	✓	✓	✓	✓	✓	✓	✓
Huawei Ascend G525	199	66	78	68	68	52	86	81	84	21	56	28	84	36	80	67	✓	✓		✓		✓	✓	✓
Samsung Galaxy Fresh Duos GT-S7392	189	62	80	53	68	67	79	55	60	31	59	34	63	40	70	53	✓			✓	✓	✓		✓
Samsung Galaxy Young Duos S6312	169	62	69	58	70	69	79	63	60	27	59	39	71	50	70	49	✓			✓	✓	✓		✓
Nokia Asha 308 Dual SIM	120	61	81	79	63	54	58	na	na	24	58	20	76	na	na	43					✓		✓	
Nokia Asha 210 Dual Sim	120	61	79	79	66	51	51	na	na	23	55	10	na	na	na	34	✓					✓		
Sony Xperia Tipo Dual ST21a2	170	61	73	55	60	65	72	67	68	36	57	44	60	41	80	48	✓			✓		✓	✓	✓
Nokia Asha 206 Dual SIM	89	60	72	66	57	50	65	na	na	na	49	na	na	na	na	44								
LG Optimus L3 II Dual E425	99	58	68	50	65	49	72	55	60	23	57	47	76	43	70	47	✓			✓	✓	✓	✓	✓
Nokia Asha 501 Dual SIM	149	57	72	69	59	53	47	na	na	23	68	32	76	na	na	40	✓				✓	✓	✓	
Nokia 301 Dual SIM	160	56	70	61	67	52	58	na	na	25	64	20	na	na	na	44				✓		✓		
Samsung Champ Neo Duos GT-C3262	99	55	63	64	64	42	58	na	na	na	53	na	37	na	na	32								
Samsung Galaxy Star S5282 DUAL SIM	149	55	61	62	66	44	72	na	na	24	56	24	63	na	na	37	✓				✓	✓		✓
Samsung Galaxy Y Duos GT-S6102	149	55	77	39	63	58	58	54	60	25	56	38	55	34	70	39	✓			✓	✓	✓		✓
Nokia Asha 305 Dual SIM	99	54	63	65	72	52	58	na	na	20	58	20	42	na	na	41						✓	✓	

WHAT TO LOOK FOR

- Windows 8 phones from Nokia supporting dual SIM should be arriving soon, but Apple doesn't make a dual SIM phone. So your choices are either Android or the proprietary OS used for basic talk-and-text mobile phones.
- No phone tested has a HDMI connection, and none supports 4G wireless networks of any type. All phones tested have a 3.5mm headset socket; FM radio, quad-band GSM (except the Nokia Asha 206, 305, 308 and 501) support and a removable battery (except the Alcatel), and can charge via a powered micro USB connection, except the Nokia 206 Dual SIM.
- The Nokia Asha 210 is the only model tested with a physical QWERTY-style keyboard.
- The HTC, LG Optimus L5 II Dual and Samsung Galaxy Young Duos S6312 mobiles are the only products tested with an NFC chip.
- All models tested support the basic Bluetooth AD2P format for use with wireless speakers and headsets. ■

SPECIFICATIONS

Acceleration sensor	Compass	Memory card slot (microSD)	Internal memory (GB) (>300MB)	Maximum memory (GB)	Specific absorption rate (SAR) (W/kg)	Battery capacity (mAh)	Operating system	Name of application store	Camera resolution (megapixels)	Screen resolution (pixels)	Display size (in)	Weight (g)	SIM type	3G network	Contact
✓		✓	8	69	0.77	1860	Android 4.1.2	Google Play	8	540 x 960	4.4	131	Micro	900/2100	htc.com
✓	✓	✓	8	68	0.29	2100	Android 4.1.2	Google Play	8	480 x 800	5	163	Mini	900/1900/2100	samsung.com.au
✓	✓		8	38	0.66	2150	Android 4.2.1	Google Play	8	720 x 1280	5	156	Mini	900/2100	huawei.com
✓	✓	✓	4	34	0.87	1700	Android 4.1.2	Google Play	5	480 x 800	3.9	104	Mini	900/1900/2100	lg.com.au
✓	✓	✓	4	34	0.47	2000	Android 4.2.1	Google Play	8	540 x 960	4.4	148	Mini	900/2100	acer.com
✓	✓		8	69	0.32	2100	Android 4.2.2	Google Play	5	480 x 800	5	162	Mini	900/2100	samsung.com.au
✓	✓		8	6	0.86	1700	Android 4.2.2	Google Play	5	480 x 854	4.3	100	Micro	900/2100	alcatel.com
✓		✓	4	33	0.71	1750	Android 4.1.2	Google Play	5	540 x 960	4.5	157	Mini	900/2100	huawei.com
✓			4	66	0.49	1500	Android 4.1.2	Google Play	3.2	480 x 800	4	126	Micro	900/2100 (B)	samsung.com.au
✓	✓	✓	4	65	0.74	1300	Android 4.1.2	Google Play	3.2	320 x 480	3.3	115	Mini	900/2100	samsung.com.au
✓		✓		32	0.93	1110	Series 40 Asha	Nokia Store	2	240 x 400	3	103	Mini	na (A)	nokia.com.au
		✓		32	0.69	1200	Series 40	Nokia Store	2	240 x 320	2.4	100	Mini	na	nokia.com.au
✓		✓	3	34	1.62	1500	Android 4.0.4	Google Play	3	320 x 480	3.2	102	Mini	850/1900/2100	sony.com.au
		✓		32	0.93	1110	Series 40	Nokia Store	1.3	240 x 320	2.4	91	Mini	na (A)	nokia.com.au
✓	✓	✓	4	34	1.00	1540	Android 4.1.2	Google Play	3	240 x 320	3.2	108	Mini	850/2100	lg.com.au
✓		✓		32	0.96	1200	Nokia Asha OS	Nokia Store	3.15	240 x 320	3	97	Micro	na (A)	nokia.com.au
		✓		32	1.29	1200	Series 40	Nokia Store	3.2	240 x 320	2.4	105	Mini	900/2100	nokia.com.au
		✓		32	0.76	1000	proprietary	Samsung Apps	0.3	240 x 320	2.4	81	Mini	na	samsung.com.au
✓		✓	4	34	0.77	1200	Android 4.1.2	Google Play	2	240 x 320	3	102	Micro	na	samsung.com.au
✓	✓	✓		32	0.69	1300	Android 2.3.6	Google Play	3.2	240 x 320	3.1	109	Mini	900/2100	samsung.com.au
✓		✓		32	1.20	1110	Series 40 Asha	Nokia Store	2	240 x 400	3	99	Mini	na (A)	nokia.com.au

USING THE TABLE
Price Recommended retail, as of June 2014. Prices are sourced from various online retailers with delivery included to Australian address. **Scores** The overall score is made up of durability (15%), reception (10%), sound quality (10%), handling (10%), SMS (10%), internet (5%), email (5%), camera (5%), music (5%), video (5%), touchscreen (5%), GPS (5%), synchronisation (5%) and display (5%).
TABLE NOTES na Not applicable. Under 3G network column this means the phone only supports the GSM bands and is not recommended for data or internet browsing. **(A)** Only supports 900/1800 on the GSM band, making them a poor option as a phone for travelling abroad. **(B)** Next G version supporting 850MHz is called Galaxy Fresh Duos GT-S7392L.

Tame your mane

Which is the best hair straightener for your luscious locks? Martha Psiroukis finds out

When shopping for a hair straightener, you may be baffled by the sheer volume of slick scientific-sounding claims that promise to tame your mane faster and better than the others. Claims like "silicone speed strips for faster straightening and increased shine" and "ceramic plates infused with tourmaline, generate negative ions and far infrared heat which seals in moisture and eliminates frizz" sound appealing, but is there any truth to them?

To separate the science from the fiction, we recruited 10 volunteers to trial 15 hair straighteners on clean, tangle-free and dry hair. They were also asked to use the same hair products (such as shampoo, conditioner, etc) to ensure the straighteners were being tested under consistent conditions. Directly after using a straightener, participants evaluated it for heat-up speed, effectiveness of straightening and smoothness through hair, ease of use and manoeuverability, temperature suitability, the number of passes over the hair, and time taken to get the desired effect. At the end of the same day, they were also asked to assess the duration of the straightening effect, and list any likes or dislikes. Due to the extensive safety warnings and instructions accompanying each product, brands names could not be disguised.

Interestingly, the top three preferred products (right) make no claims about the benefits of ions, tourmaline ceramics or far-infrared heat. However, the Remington does claim to have "real silk proteins" in its ceramic plates for "effortless glide and silky smooth salon results". In this case, our trialists seemed to agree.

As for the rest, it's not clear cut as to whether or not there's any truth to their claims. See our trialists comments in About the Rest on page 68 and the table on pages 68-69 for overall ratings.

Running cost:

50-95c

used twice weekly for a whole year. Single hairdresser visit for a wash and style: $40+

Nutshell

- Tested: 15 popular hair straighteners priced between $30 and $300.
- Three models came out on top with our trialists, but many others rated well too.

WHAT TO BUY
MOST LIKED

★★★★★

Cloud Nine Original Iron C9-M1.2

Good points
- Very fast heat-up time
- Good range of temperature setting options
- Easy-to-read temperature gauge
- Quick and effective styling result
- Optimal temperature for styling
- Moves smoothly through hair
- The results lasted 9-12 hours for six of our seven trialists

Bad points
- Two or more passes through the hair was needed for desired effect

Triallist comments*
- "One of the fastest and most successful straighteners I have ever used. Very, very, very impressed."
- "I like the variable heat settings with temperature markings."
- "Really liked the way the outside didn't get very hot."
- "Good thin tongs, nice weight and design."
- "Some guidance on what temperature to use would have been helpful."

★★★★★

GHD IV Styler 4.2B

Good points
- Very fast heat-up time
- Optimal temperature setting
- Moves smoothly through hair and user-friendly
- Results lasted 9-12 hours for three in seven trialists, and 5-8 hours for four in seven trialists

Bad points
- Two or more passes required to achieve results
- No variable temperature setting

Triallist comments*
- "I like everything about it. Good weight, nice and hot, slim tongs"
- "The original and still the best straightener, I was impressed it was still this good considering all the new ones on the market"
- "Very light, easy to use – quick"
- "It left my hair a little frizzy"
- "It made my hair super static-ey – I couldn't get it to lie flat all day"
- "I liked that it had a clear on and off switch"

★★★★★

Remington Salon Pro Silk Ceramic Straightener S-9600

Good points
- Fast results
- Easy to manoeuvre and use
- Digital display appealing, easy-to-see screen
- Optimal temperature
- Easy-to-understand instructions
- Moves smoothly through hair
- Results lasted for more than 12 hours for three trialists; all others said it lasted 5-8 hours

Bad points
- Confusing power on/off button – when off, LCD stays alight with lock symbol. Appears to be in standby mode, not off

Triallist comments*
- "I like the off (lock) and on button. A good safety feature in case you leave it plugged in and kids turn it on"
- "Moved through my hair very smoothly"
- "Hair felt smooth all day"
- "Worked well on lowest heat"
- "Loved the digital display and the sound when you know it's ready to use"

IMAGE: THINKSTOCK. * COMMENTS ARE A SELECTION ONLY AND ARE NOT EXHAUSTIVE.

About the rest

The **Bio Ionic** was rated as easy to use, but four in six participants needed three or more passes to get the desired result.

The **GHD Eclipse 6.0** is quick to straighten hair, and most thought it was very smooth and easy to pass through hair. Two trialists found one pass was enough, but five in seven needed two or more passes through the hair to get the desired result.

The **GlamPalm** moves smoothly through hair and is easy to manoeuvre, but while it has 11 heat settings, no guide is given as to what setting is best for different types of hair.

The **Halo** comes with detailed instructions. But it took a relatively long time (16-25 minutes) to straighten hair for three trialists, and two thought it wasn't hot enough. Six trialists needed two or more passes for a good result.

The **Philips** is quick to get lasting results and smooth moving through hair. But the controls are confusing and located where they can be pressed during use if you don't activate the control lock feature.

The **Silver Bullet Wicked HS-035** is fairly smooth moving through hair, but some found the temperature too low. The temperature dial is difficult to access and could be better labelled, and there's no indicator that heat up temperature is reached.

The **VS Sassoon Wet & Dry Style Straightener VS229A** is fairly fast – three trialists styled their hair in less than 10 minutes. All thought the temperature was just right. Three thought it was very effective for straightening, and the rest said it was OK or fairly effective.

The **Diva** was rated OK or fairly easy to use, but the straightening effect was not long lasting. Four in seven trialists said it moved smoothly through the hair. One trialist said their hair "smelled a bit like burning plastic".

The **Instyler** is hard to handle and bulky. More than three passes were needed for desired outcome, and the effect did not last long. The large barrel size isn't effective for all hair lengths (a smaller version is also available). One trialist commented that it's "not good for short bits".

The **Remington Professional Smooth Finish Ceramic S-3505** is smooth moving through hair but needed more than three passes. Some thought it was too hot, lacked efficacy for straightening, and has shorter lasting effects. No guidance is given on heat settings, and one trialist said "while in use the handle heated up so much that it was nearly burning my fingers".

Trialists generally agreed that the temperature of the **Silver Bullet Chocolat** was good, but more passes through the hair were needed to get good results, and so more time was spent on straightening. Two trialists reported it left their hair feeling dry, one said there was a "scratching feeling through hair" , whereas others said "I liked the look of it".

The **VS Sassoon Goddess Conditioning Ionic Steam VSP95A plus MiniPro VS18A** was reported to have optimal temperature, but was difficult to use, ineffective for straightening, and more passes through hair were needed for an acceptable result.

What to look for

Adjustable heat settings This is useful for people with fine or damaged hair who want to use the straightener at a lower heat. It's also useful if the straightener will be used by multiple people – you can each choose a temperature setting that works best for your hair. Manufacturers generally recommend up to 170°C for fine or damaged hair; up to 200°C for normal healthy hair, and hotter for very curly or thick hair. However, it's best to follow the manufacturer's instructions for each model.

Cloud Nine The Original Iron C9-M1.2

GHD IV Styler 4.2B

Remington Salon Pro Silk Ceramic Straightener S-9600

Bio Ionic Onepass 1" NS-26

GHD Eclipse 6.0

GlamPalm Hair Iron GP201BL

Halo The Kate GI-A207BS

Philips Care & Control Straightener HP8343/00

Silver Bullet Wicked HS-035

VS Sassoon Wet & Dry Style Straightener VS229A

Diva Professional Ceramic Styler THLC11

Instyler Rotating Iron IS1005.1

Remington Professional Smooth Finish Ceramic S-3505

Silver Bullet Chocolat GBF-1038 plus Maxi-Mini (A)

VS Sassoon Goddess Conditioning Ionic Steam VSP95A plus MiniPro VS18A

USING THE TABLE Price What we paid in March 2014. **Overall rating** is based on the trialists overall assessment of the product. In order to give an overall rating they first had to assess their performance immediately after use, and at the end of the day. After using each straightener in the morning, trialists evaluated it for: • Straightening performance (immediate effect; smoothness through hair; number of passes needed to straighten a given section of hair; time taken to get the desired effect, and whether the plates were hot enough). • User friendliness (overall ease of use; heat-up time; handling and manoeuvrability). At the end of each day, they rated the straightener overall and indicated how long the result lasted. **Features** See What to Look For, above. **TABLE NOTES ns** not stated. **(A)** Discontinued. **(B)** Variable on main unit. Only one heat setting on the mini straightener supplied. **(C)** One plate only. **(D)** No floating plate on the mini version. **(E)** No auto-shut-off for mini version. **ns** Not stated.

Floating or cushioned plates allow the hair to slide more smoothly through minimising pulling, and hair damage.
Plate size Slim to medium-width plates that are suitable for most hair types are the norm. Wider plates may speed up the styling process, particularly for those with longer hair, but they'll make the straightener bulkier and heavier. Models that can also create curls, waves or flicks have a tick in this column in the table.
Auto shut-off is an important safety feature to have. It's too easy to get distracted and forget to switch off an appliance. A shorter time period before shut-off is safer than a longer one.
Controls Check they're in a good location and the heat setting can't be changed or the unit switched off accidentally.
Heat-up time Trialists preferred straighteners that reach the desired temperature very fast. In general, if the plates reach the right temperature on initial heat-up very quickly, they're also more likely to heat up again very quickly after passing their heat into each individual section of hair. Slower heat-up between sections makes for less efficient straightening.
Plate material Most have ceramic or ceramic-coated plates (some with additional titanium, alumina, nano silver, silk proteins, tourmaline, etc.), that are claimed to eliminate frizz and static charge to leave hair smooth and shiny.
Accessories Some straighteners have a loop to hang it on a hook for storage. Others come with a stand or a protective heat mat to rest it on. ■

PERFORMANCE		FEATURES				SPECIFICATIONS							
Price ($)	Overall rating	Heat settings	Curls, waves, flicks	Cushioned or floating plates	Auto shut-off (min)	Weight (g)	Cord length (m)	Swivel cord	Plate material /claims	Claimed min/max temperature (°C)	Average max measured temperature (°C)	Time to reach max temperature (min:sec)	Manufacturer / distributor
299	★★★★★	7	✓	✓	30	386	2.9	✓	Ceramic	<100 / >200	204	0:23	au.cloudninehair.com
239	★★★★★	1	✓	✓	30	360	2.6	✓	Ceramic	185	188	0:30	ghdhair.com/au
100	★★★★★	10	✓	✓	60	389	2.9	✓	Ceramic; ionic silk proteins	150 / 240	243	1:34	remington-products.com.au
275	★★★★	Variable	✓	✓		376	2.6	✓	Ceramic; nano-ionic; infused with 32 minerals	120 / 210	204	0:55	bioionic.com.au
300	★★★★	1	✓	✓	30	378	2.6	✓	ns	185	184	0:20	ghdhair.com/au
278	★★★★	11	✓	✓	60	391	2.9	✓	Ceramic; ionic	100 / 200	199	0:30	glampalm.com.au
240	★★★★	18	✓	✓	30	407	2.5	✓	Ceramic; infrared, ionic	100 / 210	206	0:29	halohair.com.au
50	★★★★	12	✓		60	366	1.8	✓	Ceramic	130 / 220	227	0:55	philips.com.au
100	★★★★	Variable	✓	✓		387	2.7	✓	Titanium infused	60 / 230	226	2:32	datelinecity.com
53	★★★★	11	✓	✓(C)	60	360	1.7	✓	Ceramic	130 / 230	241	1:20	vssassoon.com.au
180	★★★	Variable	✓	✓	50	454	2.9	✓	Ceramic; tourmaline infused, infrared heat.	150 / 230	227	0:53	muimports.com.au
100 (A)	★★★	3	✓	✓(C)	✓ (ns)	466	1.7	✓	Ceramic, ionic, tourmaline	140 / 195	196	2:48	instyler.com.au
30	★★★	Variable	✓	✓(C)		353	1.7	✓	Ceramic	150 / 230	238	1:50	remington-products.com.au
80	★★★	Variable (B)	✓	✓(D)		431 / 218 (mini)	2.6 / 2.0	✓ / - (mini)	Titanium infused	80 / 220	225 / 205 (mini)	1:50 / 0:60 (mini)	datelinecity.com
100	★★★	5 (B)			72 (E)	597 / 294 (mini)	2.7 / 1.8	✓ / - (mini)	Ceramic; ionic steam, tourmaline, nano silver	170 / 230	222 / 203 (mini)	0:57 / 0:30 (mini)	vssassoon.com.au

WHAT TO BUY

85%
Google Maps (BETA) Free for Apple and Android

The constantly improving Google Maps offers turn-by-turn navigation, walking, bike and public transport directions as well as live traffic. The ever-evolving menu interface does require some patience, but for many users the payoff is compelling. For example, Google Maps had no lane guidance at the beginning of the test, but on a final check before publication the feature appeared without warning (it works well, for the record).

Smart moves

Your smartphone is now so clever it can not only tell you where to go, but what to see on the way, says **Denis Gallagher**

Nutshell

- Smartphone navigation apps deliver more than just directions.
- Free map upgrades for life may not be enough to save the dedicated car GPS device from extinction.

The world was very different in 2006. The iPhone didn't exist, Facebook wasn't really a "thing" and the latest car navigation devices CHOICE was testing cost up to $1300. Today, almost everyone has a smartphone that can perform as well as a dedicated car GPS – and the best free apps make you wonder why you would spend any money at all on a GPS device. Our testing found Apple's Maps and Google Maps on either iOS or Android give the more expensive apps a run for their money, while the improved HERE Drive + app finally delivers Windows Phone 8 smartphone owners one worth using.

About the rest

The latest version of Nokia's **HERE Drive +** app is a much-improved version following the disappointingly poor Nokia Drive 2.0 and Drive+. The reasonable **Sensis Whereis** app offers voice guidance from Dame Edna, Ray Warren or Jennifer Hawkins. But it's the only app tested without text to speech. **Garmin Navigator** works similarly to Google Maps, but has a $70 yearly subscription. The **CoPilot**, **Navigon**, **NDrive**, **Engis BringGO** and **Navman Roadmate** apps perform well overall but aren't free! The **Metroview** didn't perform perfectly in any region, but doesn't cost much at least.

		PERFORMANCE	
	Price ($)	Overall score (%)	City performance (%)
GOOGLE ANDROID			
Google Maps	Free	85	100
TomTom Australia	35.99	85	100
Sygic GPS Navigation	39.99	83	100
CoPilot Premium AUS & NZ	34.99	78	100
Sensis Wherels	Free	78	100
MetroView	19.80	76	80
NDrive	37.84	73	100
Garmin Navigator (Premium)	70/yr	70	80
APPLE IOS			
Google Maps	Free	85	100
TomTom Australia	59.99	85	100
Sygic AUS & NZ	36.99	83	100
CoPilot Premium AUS & NZ	39.99	79	100
Apple Maps	Free	78	100
Sensis Wherels	Free	78	100
MetroView	23.99	76	80
Navigon	64.99	76	100
Navman RoadMate	69.99	76	100
Engis BringGo AUS & NZ	64.99	74	100
WINDOWS PHONE 8			
HERE Drive+	Free	78	100

85%
TomTom Australia (Apple iOS $59.99/ Android $35.99)

The TomTom apps on iOS and now on Android offer the features you'd expect from a dedicated car GPS device with the ability to add features such as speed zone alerts and live traffic updates. However, the optional extras really hurt the hip pocket especially after paying a significant price for the app itself, particularly when compared to the free and much-improved Google Maps app.

IMAGE: SHUTTERSTOCK

83%
Sygic Australia (Apple iOS $36.99/Android $39.99)

The Sygic app performs similarly to the TomTom for map performance, which isn't surprising considering it uses the TomTom base map. It missed a few more addresses in Victoria and SA than the TomTom app in our testing, but our tester found it easier to use. It's well-designed, but also suffers in comparison to Google Maps for value for money – features such as live traffic are only available as an optional extra. ■

					FEATURES										SPECIFICATIONS	
Regional Victoria performance (%)	Barossa Valley performance (%)	Ease of use (%)	Verbal instructions (%)	Speed of map refresh (%)	Routing options: no tolls / no unsealed roads / no highways	Offline POI searchable?	Can announce school zones	Lane guidance / assist	Walking mode	TTS	More than one TTS voice	Itinerary planning	Trip log	Live traffic info included	Map provider	Contact
100	70	61	87	80	✓/-/✓			✓	✓	✓	✓	✓		✓	Google	play.google.com
100	60	72	87	70	✓/✓/✓	✓		✓	✓	✓		✓		Opt.	TomTom	tomtom.com
90	40	86	83	70	✓/✓/✓	✓		✓	✓	✓	✓	✓	✓	Opt.	TomTom & others	sygic.com
30	60	88	80	100	✓/-/✓	✓		✓	✓	✓		✓		✓	Navteq	copilotlive.com
90	50	45	87	90	✓/-/-				✓						Whereis	sensis.com.au
50	70	84	82	90	✓/-/-	✓	✓	✓	✓	✓	✓	✓	✓	Opt.	HERE	metroview.com.au
70	10	79	87	50	✓/✓/-	✓		✓	✓	✓		✓		✓	Navteq	ndrive.com
60	50	61	87	90	✓/-/✓			✓	✓	✓		✓		✓	HERE	garmin.com.au
100	70	61	87	80	✓/-/✓			✓	✓	✓	✓	✓		✓	Google	google.com.au
100	60	72	87	70	✓/✓/✓	✓		✓	✓	✓		✓		Opt.	TomTom	tomtom.com
90	40	86	83	70	✓/✓/✓	✓		✓	✓	✓	✓	✓	✓	Opt.	TomTom & others	sygic.com
30	60	88	83	100	✓/-/-	✓		✓	✓	✓	✓	✓		✓	Navteq	copilotlive.com
70	60	72	80	40	-/-/-				✓	✓				✓	TomTom & others	apple.com.au
90	50	45	87	90	✓/-/-				✓						Whereis	sensis.com.au
50	70	84	82	90	✓/-/-	✓	✓	✓	✓	✓		✓	✓	Opt.	HERE	metroview.com.au
40	60	76	83	60	✓/-/✓	✓		✓	✓	✓	✓			Opt.	HERE	navigon.com
40	50	74	87	90	✓/✓/-	✓	✓	✓	✓	✓	✓			Opt.	HERE	navman.com.au
40	70	58	80	70	✓/✓/✓	✓		✓		✓		✓			Navteq	engistech.com
90	60	59	77	50	✓/✓/✓				✓	✓	✓			✓	HERE	windowsphone.com

Price Recommended retail, as of June 2014. **Scores** The overall score is made up of in-car performance: city (30%), regional – Victoria (15%), SA (15%); ease of use (20%); verbal instructions (15%) and map refresh (5%). **Opt.** Optional.

Crank up the volume

Chris Ruggles winds up some radios designed for use when the power goes off

It can be pretty frightening when the power and lights go out. Once you've found it in the dark, a battery-powered radio can put you back in touch with the world and let you know where that storm cell or fire is heading.

The radios here have been designed with this in mind, and include a crank handle to charge their battery. Five also have solar cells incorporated, and the Freeplay Encore Player has an extra solar cell provided as a separate unit.

Weather proofing

The only radio tested that claims to be splash-proof to a standard is the Eton. It claims IPX4 compliance, which basically just means splash-proof from all angles. The Freedom products use terms like "splash-proof", "highly durable" and "rugged" but we don't think they'd survive really rough treatment. The Tech Brands Multipurpose Dynamo Radio states: "Do not use in hot, cold, full of dust or moisture environments", while the other Tech Brands model avoids the issue altogether.

Charging a phone

All these radios claim they can be used to charge a mobile phone. However, we couldn't get any of them to provide enough charge to get our LG Nexus phone to turn on after 120 cranks in a minute, let alone make a call. Some managed to get the charge indicator light to come on, but that's not enough to make this feature useful in an emergency. If the battery on the Freeplay Encore Player or Tech Brands Multipurpose Dynamo Radio is fully charged, they could be useful as a backup to recharge your phone battery. But for all the others you'll have to rely on cranking for around 10 minutes, regardless of the radio's battery charge.

Nutshell

- Cranks are useful, but using one can be tiring.
- No radio tested claims to be ruggedised to Australian or international standards.

		PERFORMANCE					
	Price paid ($)	Overall score (%)	Ease of use (%)	Charging (%)	Playing time – 120 cranks (min)	Playing time – full charge (hr)	Playing time – 20min solar charge (min)
Freeplay Encore Player (703)	119	73	72	74	30	20	76
Tech Brands Multipurpose Solar & Dynamo Radio (ST-3358)	40	73	70	75	8	8	(B)
Freeplay TUF Radio	75	67	90	43	9	8	(B)
Freeplay Companion	59	62	56	67	43	4	7
Eton Scorpion	109 (A)	51	57	44	10	6	10
Tech Brands Multipurpose Dynamo Radio (ST-3356)	60	46	48	43	7	17	na

USING THE TABLE Price paid in June 2014. **Scores** The overall score is made up of ease of use (50%) and **(A)** Includes DC adapter. **(B)** Refused to play. **(C)** Charger sold separately. **(D)** Cable not supplied. **(E)** Adapter

WHAT TO BUY

73% Freeplay Encore Player (703)

$119

Good points

- 20 hours of radio playing time on a full charge
- Almost 30 minutes of playing time for 120 turns of the crank
- Good radio controls
- Hand crank is easy to use
- Up to 1.25 hours of radio playing time for 20 minutes' solar charging
- SD slot (4GB SD card supplied)

Bad points

- DC adapter is sold separately
- Large and relatively heavy
- No headphone socket

$40

Best Buy

73% Tech Brands Multipurpose Solar & Dynamo Radio (ST-3358)

Good points

- Good radio controls
- Hand crank is easy to use
- Compact and lightweight

Bad points

- Only 8.25 hours of radio playing time on a full charge
- Less than eight minutes of playing for 120 turns of the crank
- 20 minutes in the sun would not power the radio

IMAGES: THINKSTOCK & SHUTTERSTOCK

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	FEATURES							SPECIFICATIONS		
Maximum volume (dB)	Charging	Can charge phone via	Radio bands	2nd battery	Headphones port	Aux in port	SD card slot	Weight (kg)	Size (mm, H x W x D)	Contact
90	HC, IS, ES, DC (C)	IB	AM / FM / SW1 / SW2				✓	1.17	259 x 135 x 115	freeplayenergy.com
87	HC, IS, USB	HC	AM / FM / SW1-7		✓			0.26	66 x 138 x 59	techbrands.com
88	HC, IS, USB (D)	HC	AM / FM / SW		✓			0.31	63 x 149 x 61	freeplayenergy.com
98	HC, IS, USB (D)	HC	AM / FM		✓			0.23	64 x 129 x 48	freeplayenergy.com
88	HC, IS, DC (C)	HC	AM / FM / SW		✓	✓		0.31	67 x 165 x 48	etoncorp.com
87	HC, DC (E)	IB	AM / FM	✓(F)	✓	✓	✓	0.60	90 x 190 x 124	techbrands.com

charging (50%). **na** Not applicable. **HC** Hand crank. **IS** Internal solar. **ES** External solar. **DC** DC charger. **USB** USB charging. **IB** Internal battery. supplied. **(F)** 4 x AA.

ABOUT THE REST

The barrel-shaped **Freeplay TUF Radio** is relatively small, light and easy to use. However, its crank is fairly stiff, which can quickly become tiring. Playing time is also relatively low for both 120 crank turns and on a fully charged battery.

The **Freeplay Companion** is the lightest radio on test by a small margin. It has only four hours' playing time on a full charge, but the longest playback on 120 cranks (43 minutes). The controls for selecting bands and tuning are small and awkward to use.

The **Eton** has only six hours playing time on a full charge and less than 10 minutes after 120 turns of the crank. The radio needs to be retuned after a complete discharge of the battery and the crank is tiring to use. It does have a built-in bottle opener.

The **Tech Brands Multipurpose Dynamo Radio** has less than seven minutes of playing time for 120 cranks. It's difficult to tune and needs to be retuned every time it's turned on. The crank is tiring to use and there's no solar charger. However, it does have an SD card slot and can use four AA batteries. There's an audio alarm and a flashing red light, but the audio part only works if the radio is on. ■

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HARD WORD

Thanks this month to eagle-eyed members Sally McBurney, Sharon Kemp, Alan Pearce and Pauline Maroni. If you have any other examples you'd like to share with other CHOICE members, send them with your full name to The Hard Word, 57 Carrington Road, Marrickville, NSW 2204. Please don't email us your entries – we need the unmarked originals. Compiled by Siobahn Donohoe

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ISSN 0009 496X. Print post approved 100000729. Wholly printed in Australia by AIW Printing Pty Ltd, 26–30 Parsons Avenue, Springvale 3171 in 2014 for the publisher, CHOICE, 57 Carrington Road, Marrickville 2204.